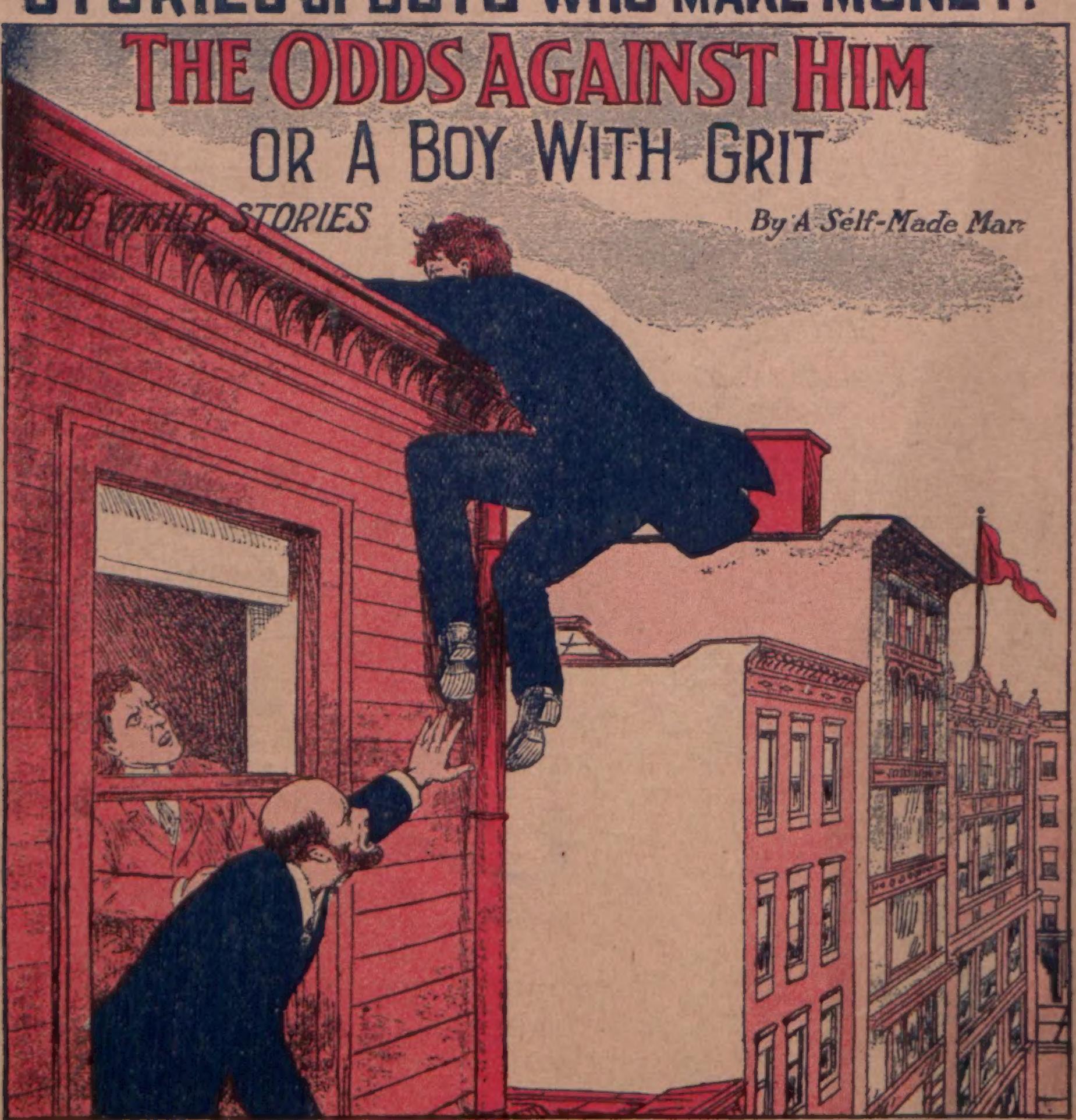
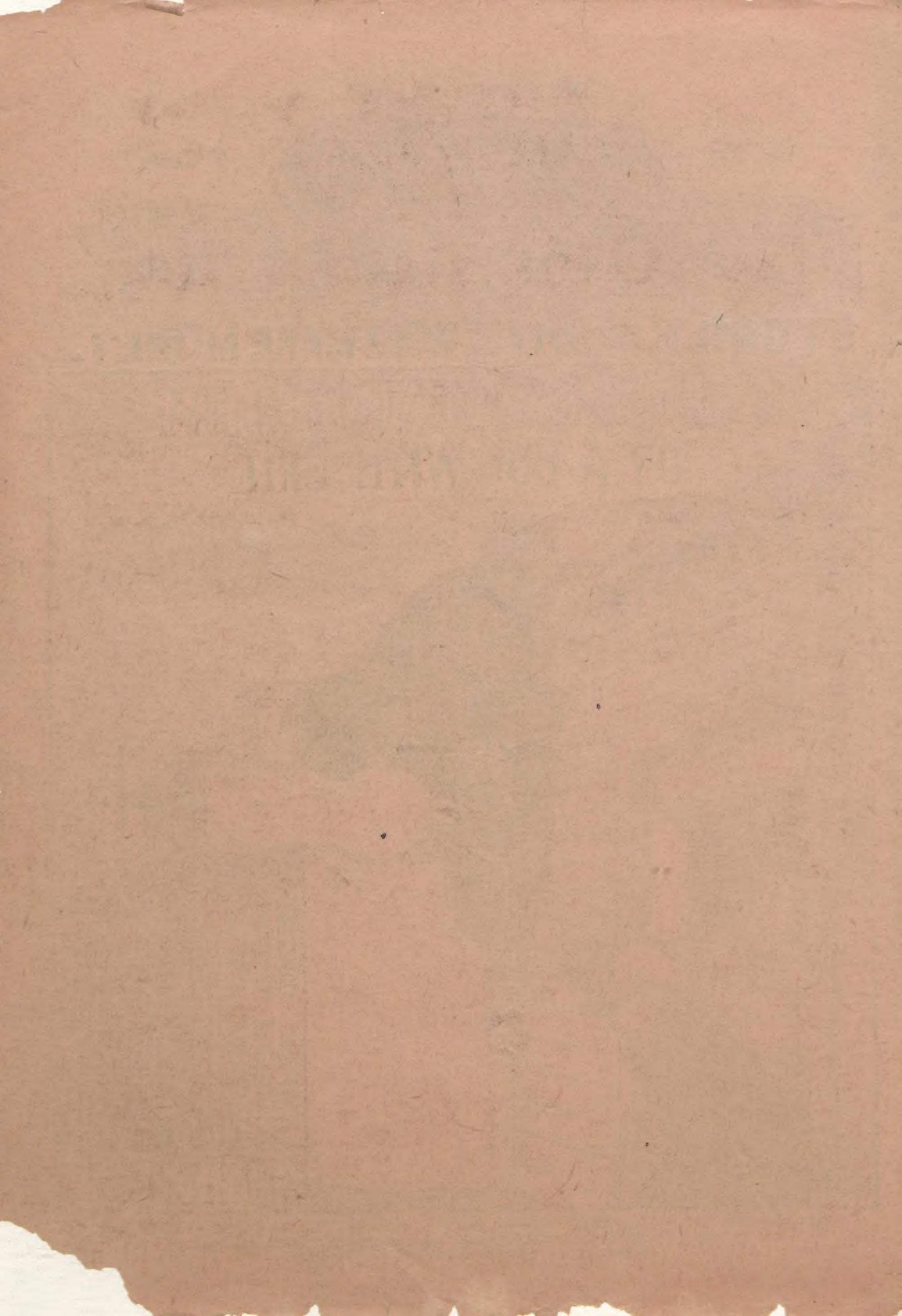
DECEMBER 23, 1921



STORIES OF BOYS WHO MAKE MONEY.



Come back here, you young rascal!" shouted Murphy, excitedly But Tom couldn't come back nor would be have done so if he could The feat he had attempted was a dangerous one but his agility made it successful



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The Odds Against Him

OR, A BOY WITH GRIT

By A SELF-MADE MAN

CHAPTER I .- On Turtle Rock Shoal.

"Great Scott! stuck again! What's the matter with the boat, anyway?" ejaculated Will Webster.

"Don't ask me. Maybe the captain can tell you," replied his companion, Tom Baldwin.

"Captain be jiggered! The trouble is with the pilot. We've got a new one on to-day, and he doesn't know the course for sour apples," said Will, with an expression of disgust.

"So I've noticed," said Tom quietly.

"We left on time and should be over the bar and off the Point by this time. Are we? I should say not! Here we are only abreast of Turtle Rock, and we've already grounded half a dozen times and we're at least thirty minutes behind."

"All of that," nodded Tom.

"The running time to Centerport is two hours, and I expected to get there at ten o'clock. You know I've got to meet the 10.20 train from Boston, which is bringing down my Cousin Laura. She's never been in Centerport, and I assured her in my last letter I'd be on hand to welcome her and see that she got to Barport all right. I'll never be able to keep my word, at this rate, and she'll be all up in the air when she gets off the train and doesn't see me."

"She'll have to go in the waiting room and

stay there till you show up."

"That's all right. I've no doubt she'll do that. It's the only thing she can do. But when will I show up? One hour, or two hours, or six hours late?"

"Not so bad as that," laughed Tom. "The pilot will have plain sailing as soon as we get

over the bar."

While the boys were talking, the paddle wheels of the steamboat were churning the water, in reverse motion, trying to pull her clear of the shoal on which her bows rested. The effort appeared to be fruitless, for she had grounded hard. Tom looked over the bows into the water. As far as an ordinary eye could make out the water looked just the same here as at any other point of the harbor of Barport. It was just as green and just as flowing. Tom knew the exact depth of water on every part of that shoal at high tide, and, being familiar with the average run of the tide, he could calculate the depth at any hour between high and low water.

The regular steamboat pilot always gave the shoals a wide berth, keeping well to the center of the harbor and then making a wide detour to weather the Point. This took the boat half a mile out into the Atlantic as she rounded the promontory and then pointed her nose into Saco Bay, on the western shore of which Centerport, was situated.

"Well," said Will, "what do you think? You were with the Government party that surveyed this harbor and Saco Bay, and you have told me that you know all about both. Do we get off,

or don't we?"

"I'm sorry to say that the chances are not in

our favor," replied Tom.

"That settles it," said Will, in a resigned tone.

"This is Friday, the thirteenth. I felt it in my bones when I got up that something would happen before the day was out. It's low water, I suppose, and that fool of a pilot, instead of keeping to the east of the shoal, has blundered right on it and here we stay till the tide rises and floats us off."

Several indignant and impatient passengers, bound on business to Centerport, were standing near the wheel house. They had already said a number of things to the red-faced skipper, who looked decidedly rocky, as if he had been on a "bat" the night before, which, as a matter of fact, he had, notwithstanding that the liquor habit was officially frowned upon in that State. They had received little satisfaction, and were greatly disgusted.

One of the passengers was a prominent merchant of Barport, and held some stock in the steamboat company, but not enough to impress his importance on the captain, who was a relative of the president's and had full swing in the running of the boat. The new pilot was an old friend of his, and when he turned up in Barport a few days before and struck Captain Bagley for a job, the captain "framed up" a charge on the regular pilot and fired him offhand, after which he put his friend Simmons on, though Simmons sole equipment was his pilot's license, and he was densely ignorant of the somewhat intricate navigation of Barport Harbor, not to mention Saco Bay. Tom went up to Captain Bagley.

"May I speak to you, captain?" he said.

"Get out of my way. Don't you see I'm busy?" roared the steamboat skipper.

"Yes, but you're not making much headway.

If you will put me in temporary charge of things, I'll get the boat off and take her to Centerport in an hour."

"You will! Why, you audacious young cub, I've a great mind to throw you overboard!"

howled the skipper.

"All right. If you aren't off this shoal in ten minutes you'll stay here for the next five or six hours, till about half flood. I know just where you are on it, and I know the only way you can pet off. I've been all over this harbor with the Government surveying party when a corrected chart of the coast was made last year. It was my business to take down all the soundings and other information. I can get you out of your fix, and I'm the only one aboard who can do it."

Tom spoke confidently, and his words had considerable effect on the half dozen passengers near

the wheel house.

"Are you Tom Baldwin?" asked the merchant.

"Yes, sir."

"I recollect you were with the Government party. You came to my store on several occasions and made purchases for the party."

"I thought I knew you. Mr. Foster," said Tom.
"I think you'd better let the boy see what he can do, Captain Bagley," said the merchant.

"I want no criticism from you," retorted the

skipper angrily.

"If this is the kind of treatment passengers get on board this steamboat, I shall be glad to find a purchaser for the shares I have in the company," said Mr. Foster to the other gentlemen.

At this point the mate shouted that it was useless to continue trying to back the boat, for she wouldn't budge an inch. Captain Bagley mopped his face with his handkerchief and appeared to be at his wits' end. Suddenly he turned to Tom.

"You say you can get the boat off? Start in and let me see you do it," he said roughly. "If you make a botch of the job, I'll lather you with

a rope's end."
"Step out of the wheel house, please," said the

boy to the new pilot.

Simmons looked at the skipper, for he didn't

want to get out.

"Get out when he tells you to!" roared Captain Bagley, feeling in the humor to vent his feelings on somebody. "It's all your fault. I've a great mind to fire you. I thought you said you were a first-class pilot. Confound you, you don't know beans, you thick-headed lobster!"

"That's a nice way to talk to me," growled The Simmons, stepping out. "I know my business; take but I told you I'd have to learn the run of the as." bay. You promised to coach me. If you knew There were shoals this way, why didn't you warn and

me?"

The skipper retorted fiercely, and for a moment it looked as if the two would engage in a scrap. Tom whistled down the tube and ordered "De the engineer to prepare to go ahead. Then he land shouted down to the deck hands to throw the time," moving weight used to trim the boat when necessary to the port side, against the bulwark and late." "I is well forward.

"Stand ready to move it back when I give the word," he said, "and see that you do it quick."

He rang the bell to go ahead. The wheels the strait,"

started to turn and he jammed the rudder to starboard. The boat moved a little and jolted. Tom rang "full speed." The paddles churned the water into a white foam. The steamboat groaned and quivered, then gave a jump and slid, with a list, to port. Her bottom dragged on the sandy shoal. She tipped more and more to port.

"What in Halifax are you doing?" howled Captain Bagley, as he fell up against the wheel

house.

Tom paid no attention to him. In another moment the steamer shot into the channel Tom knew was there and the moving weight careened her over somewhat. Tom had to act quick now.

"Swing that weight amidships!" he shouted, with a wave of his arm to the desk hands, at the same time he swung the wheel several points, and

then he pulled the bell to stop the boat.

The steamboat was now clear of the shoal, in deep water, but she was on the inside of the long shoals, cut off by the low tide from the free waters of the harbor.

CHAPTER II .- Tom Carries His Point.

The passengers were not aware of the steam-boat's predicament—a predicament Tom had deliberately run her into to get her afloat. The water looked clear enough all around, and they expected to see Tom swing her head around and start in the direction of the point. Tom had no intention of doing so, for he knew a much shorter way of taking the steamboat into Saco Bay—the "inside route," as he called it, through a winding and narrow strait that converted the Point into an island. It would be a great advantage to the steamboat company if the boat could be sent through it.

Tom presently rang to go ahead again, and the boat began to turn as though the boy was about to take up the course for the Point. After the steamboat's head had swung two or three points to port he went right ahead. Captain Bagley, who had recovered from his rage on finding the boat afloat and apparently all right, thumped on the window of the wheel house. Tom lowered it.

"What's the matter, Captain Bagley?" he

asked.

"What are you doing? Why don't you come

around and make for the Point?"

"That course is blocked by the shoals which are now between us and the harbor proper. There's only one channel the boat could safely take at this state of affairs, and that's behind is."

The skipper woke up to the position of the boat and he exploded.

"Why, you young villain, you've run us into a trap!" he cried. "How is the boat going to cross the shoals at low water?"

"Don't worry, I'll bring you out all right and land you in Centerport close to your regular time," said Tom.

"What do you mean? We're over an hour

"I intend to recover the greater part of that."
"You do? How?"

"By taking the boat into Saco Bay through the strait"

"Through the strait! Are you crazy? Do you want to wreck the boat?"

"I won't wreck her. Just you watch me do it." "Watch you do it! I won't have you do it.

Stop the boat at once!"

"The understanding was there was to be no interference. I was to have full swing. I've got the steamboat afloat. I'll do the rest if you let me alone."

Captain Bagley wouldn't listen to reason. He insisted that Tom stop the boat. The boy lost patience, rang the bell to stop the engine, then he opened the door and walked out of the wheel house.

"Since you won't let me take the boat through the strait, I'm through," he said. "Gentlemen," he added, turning to the nassengers, "I'm sorry, but you see how it is. The captain insists on butting in. If he kept quiet I would have taken this boat safely through yonder straight and landed you in Centerport about fifteen minutes behind the schedule. As the case stands, you are just as bad as though you were hard and fast aground on the shoal, for I'm sure neither the captain nor the pilot can take you anywhere."

"Are you sure you can take this boat through

the strait?" asked Mr. Foster.

"I know I can. I've studied the channel and I know it like a book," replied Tom, in a confident tone.

The captain was in a dilemma. At this point Will Webster made his appearance on the hurricane deck.

"You got the steamer off all right, Tom," he

said. "Why isn't she on her way?"

"Because Captain Bagley won't let me take her through the strait, and that's the only way she can get to Centerport."

"The only way! Why, she can go around the

Point on her usual course, can't she?"

"Not for some hours she can't."

"Why not?"

"Because she can't pass the shoals except through one channel, and I'm the only person who can take her through it."

"Then why won't the captain let you?"

"You'd better ask him. He simply won't, and he's insulted me into the bargain. The fact of the matter is, he's not himself this morning."

"How long are we going to lie here?"

"I couldn't tell you, but I could make a good guess if the captain won't let me go ahead." "What's your guess?"

"Six hours."

"Great horsebeans! What will my cousin do in Centerport, a complete stranger, during that time?"

"I'm not a mind reader."

At that juncture the six passengers who had been consulting together came up and Mr. Fos-

ter, acting as spokesman, said:

"It appears from what we have overheard pass between you and the captain that you have placed the steamer in a kind of cul-de-sac, the only escape from which at present seems to be to take the steamboat through the strait."

"That's right, with this exception, that I can take her back into the harbor through one channel, which is deep enough to float her easily even

at low tide."

"Why don't you do it, then?"

"Because we should not reach Centerport by the usual course until about half-past eleven. Now, I can just as well go through the strait and land you all at the city wharf not later than ten-forty-five if I start right away. If I had not been interfered with, I would have been able to reach Centerport at half-past ten, or perhaps a little before."

Mr. Foster seemed to be impressed by the boy's

confident manner.

"Let us wait upon the captain," he said to the others.

The six went over to where the skipper was fuming and swearing with his new pilot, and put it up to him to let the boy have his way.

"Are you willing to take a bath if he sinks

the boat on a rock?" sneered the captain.

"He is confident he can take her through into

the bay safely," said Foster.

"Bah! What is his assertion worth? I'm in trouble enough without risking more at his hands. If the boat stove her nose in against the rocks that line the sides of the strait I'd lose my job."

"And if you don't go through the strait, how are you going to get back on your regular course

on the other side of the shoals?"

"We'll have to wait for high water."

"A nice condition of things, I must say."

"You can blame the boy for it."

"I don't know about that. If you had kept to your course in the first place, we wouldn't have got into this predicament. I shall certainly send a complaint to the president of the company, and I believe each of these gentlemen intend to do the same. I think the best thing you can do is to let the boy try and take the boat through the strait."

Captain Bagley was a bit startled at the idea of six complaints, being made to his relative, the president. In that case, he knew he'd have trouble, so he decided to take chances on Tom. Accordingly, he went up to the boy and told him to go ahead and try the strait.

"All right," said Tom, stepping into the wheel

house and locking the door.

Once he entered the strait any interference from the captain was almost certain to lead to unpleasant results. He rang the bell to go ahead. As she approached the narrow and tortuous channel, anxiety and doubt rested on the faces of all on board, excepting the amateur pilot and his friend Will. The latter had the fullest confidence in Tom. He was satisfied that they would go through all right.

The captain's fishy eyes started from his head when Tom turned the steamboat's head a point away from the channel and rang to go ahead at full speed. The engineer responded, and the boat darted straight at the inner end of the Point.

"Where are you going, you young idiot?" yelled Captain Bagley, pounding on the window. "Do you want to smash the boat to bits?"

"I'm going to Centerport," replied the boy, over the top of the window, without turning his head.

"Stop her, this instant!" cried the captain. "Do you hear?"

"Too late now. We're all right. I know what I'm about." The bow of the steamboat turned with a grace-

ful curve and rushed into the narrow strait.

CHAPTER III .- Won By Grit.

Tom rang the bell to shut off power and the paddles ceased to revolve, the boat going ahead under the momentum she had obtained. The channel swung to the south and the boat followed it as neatly as though running in a groove. The passengers, seeing how well the boy appeared to be handling a ticklish situation, began to breathe easier.

"I believe he'll carry us through all right," said

Mr. Foster.

Tom rang for half speed. The channel curved gently to the west a matter of seventy degrees on the arc of a circle, and the boat being a straight object, and the passage narrow, her stern in places almost scraped the shore. Tom had to steer very fine to make this turn with complete success, but he managed it all right, and then he had a comparatively straight course for a hundred yards, when he reached the really difficult point that would send him into Saco Bay.

The steamboat was proceeding at half speed. Tom looked at the bank of the strait and tried to calculate how much it was in a general way. Then he rang to stop, and the boat drew near the double channel under its own impetus. As they were close upon it, he rang to back her, as he thought the speed too much. In a few minutes he rang to stop the reverse movement. Then he steered to shave the right corner of the outlet of the main channel. The stern of the Utopia swung to the left. In another moment the steamboat had cleared the strait proper, and Tom rang to go ahead slow, pushing the wheel over to port, which brought the rudder to act against the swing of the stern. This, however, threw the bows toward the right bank, and he had to swing the wheel back quick. The maneuver had been successfully accomplished and Tom was tickled to death. In another minute the Utopia ran out into the bay clear of further obstructions, and the boy pilot laid her course straight for Centerport, which lay less than a mile away, ringing for full speed, giving the jingle bell a touch, which indicated all clear ahead. He opened the door and called the captain.

"I've done the trick for you. We're in Saco Bay now, as you see. Your pilot ought to be able to take her the rest of the way. Got any fault to find?"

Captain Bagley seemed to be in a daze. The six passengers, with Will Webster, surrounded Tom, and every one of them shook him by the hand.

"That was done as handsomely as ever I saw anything done in my life," said Mr. Foster.

"You're a born pilot, young man."

"I am glad you are all satisfied with my efforts, gentlemen," Tom said. "I felt confident I could do the trick. Had the captain let me have my way from the start, we would now be nearing the wharf in Centerport. As it is, I've saved you nearly an hour, though, of course, the boat will arrive considerably behind her usual time, on account of the trouble and delay we had in Barport Harbor."

Tom walked away with Will.

"Your train has dropped your cousin at the station some little time ago," he said, "but now

that I got the boat out of her predicament and saved fifty minutes, she won't have such a very long time to wait for you."

"You're a brick, Tom. I'd have been worried to death about her had we been obliged to stay in Barport Harbor till high tide," replied Will.

"You see, I can do a thing or two when I try

real hard," laughed Tom.

"What is taking you over to Centerport today?"

"This boat, for one thing, and an advertisement

for another."

"Are you looking for a job in Centerport?"
"No. A man in Centerport advertised for a

"No. A man in Centerport advertised for a Washington cent in good condition. We have such a one, which coin dealers value at \$104, though they won't pay over \$97 for it. This man appears to want one so bad for his private collection that he is willing to pay \$110 for it. Mother decided to sell it for that, so I am taking it to the man to show him. If he comes up with \$110, I'll let him have it; otherwise I'll take it home again."

"I suppose they're pretty scarce, that's why he's willing to give more than the regular price

for one."

"You can bet they're scarce, or they wouldn't be worth such a big price. Only a few of them are in existence."

"How came you to have one?"

"My father got it from his father, and we've kept it in the family ever since."

"I shouldn't think you'd want to sell it."

"Well, you see, we need the money. Washington cents are too great a luxury for poor people to treasure up. While my father lived we could afford to keep it, but since his death we've not been so prosperous."

"Well, I hope you get your price. Here we are almost at the wharf. Let's go down on the lower deck. I'm in a hurry to get ashore, you

know."

So the boys went down the brass-bound stairs to the cabin deck and thence by a second flight to the main deck, where they found the deck hands standing ready to cast the mooring ropes to a man waiting on the dock to receive them. The moment the gaugplank was in position Will was off on a jump for the railroad station, while Tom proceeded more leisurely to the address in the advertisement of the man who wanted to buy a Washington cent.

CHAPTER IV .- Tom's Perilous Feat.

Centerport was a good-sized place—a city, in fact, of forty-odd thousand inhabitants. The address in the advertisement took Tom to a five-story building on the main thoroughfare. It said, "Room 42, top floor." This was quite a climb, for there was no elevator to carry one up, the building being old-fashioned in its arrangements. The man's name did not appear on any sign down near the door, so Tom concluded that he was using another person's office, although he had not indicated that fact in his advertisement.

Room 42 proved to be in the front of the building, overlooking the street. On the door was a

cardboard sign on which was painted the advertiser's name—John Thompson—and underneath, "Dealer in rare coins and postage stamps."

"Seems to be a dealer, after all," thought Tom.
"I guess he has an order for the coin from a

customer."

He opened the door and looked into the room. Two men of middle age were there, seated at a table talking and smoking. A vacant chair stood against the wall. There was no other furniture, and no sign that any business was carried on in the place. Both men looked at Tom.

"Come in!" said the elder of the two, who was

quite bald headed.

"Is Mr. Thompson here?" asked Tom.

"That's my name," said the bald-headed man.
"What can I do for you?"

The boy walked in and closed the door.

"You advertised in the Morning Times for rare coins and postage stamps, and you particularly said that you wanted a Washington cent."

"Now you're talking, young man. Pull up a chair and we'll talk business, if you've brought

anything worth having," said Thompson.

His companion got up and walked to the door and, turning his back to the room, appeared to be examining the grain of the wood. Tom pulled up the chair and sat down.

"I've brought a Washington cent," he said.
"You don't mean it!" said Thompson. "Let's see it."

Tom pulled out a small, well-worn wallet and took the coin out of it.

The connoisseur took it eagerly and looked it over.

"Yes, that's a Washington cent," he said.
"What do you want for it?"

"What you offered—\$110."

"Hum! That's a high price. It is only worth—"

"That was your offer in your advertisement."

"I know; but the price was merely a kind of feeler to draw out the coin if any one in these

"Then you don't intend to pay so much?" said

Tom.

"Well, no; I wouldn't pay more than \$100."

"All right. I'll take it back home."

"Hold on a moment. Where did you get this coin?"

"It's been in our family for a long time."

"Your name is-"

"Baldwin."

Thompson took a slip of paper from his pocket and consulted it.

"Baldwin!" he said. "I don't see the name on my list."

"I suppose not," said Tom.

"There are only a dozen of these coins in existence so far as known, and I have the name of every one who possesses one. It has always been my idea that more of these coins were in existence, held by unknown parties, and as New England seemed to be a likely place to get a line on at least one of them, I've inserted the advertisement you saw in the papers of every town I've visited. I'll put your name down. You live in Centerport, I suppose?"

"No, I live in Barport, a short distance to the

east."

Thompson didn't put his name down as he seemed about to do. Instead, he called his companion over and spoke to him in whispers. Tom didn't like the look of things, and decided to get his cent back and leave. The connoisseur was fingering it on the table in a careless way, turning it over and over while he talked with his companion. The pair had their heads close together to prevent their talk reaching the boy's ears. Tom began to suspect that they were planning some trick on him for the purpose of doing him out of the rare coin.

The bareness of the room and the somewhat foxy look of Thompson had produced an unfavorable impression on the boy from the first, and now he was anxious to get away as soon as he could. He looked at the men and then at his precious coin. Thompson's hold on it was not very tight, for he did not look for his young visitor to make any move toward taking it away from him. But that is what Tom was figuring on doing. He was afraid if he didn't take advantage of the present chance the man would drop it in his pocket and trick him out of it altogether.

If he reached for the coin and failed to get it away from Thompson, he would feel cheap. His grit came to the front—in any case, he did not intend to let these men swindle him out of his Washington cent. At that moment Thompson's companion put his mouth down to the connoisseur's ear to whisper something. That shut him off from Thompson's line of vision, and the other man's eyes were turned away from him. Tom saw he never would have a better chance to regain his coin if it really was the intention of the men to trick him out of it. Thompson stopped turning it over, holding it in a standing position on edge, while he listened to what his friend was saying.

Tom shot his arm across the table, seized the cent with a quick and firm grip and pulled it away from the connoisseur. Thompson hastily shoved his companion aside.

"Here, what are you doing?" he said to the

boy. "Hand that back!"

"You said you wouldn't pay the price you offered and which I want for it, so there is no use of our wasting further time over the matter. I can't stay here any longer," said Tom, rising.

"Hold on. My friend and I were figuring on whether it will pay us to come up to the price. Let me have the cent. I must give it a more critical examination. Everything depends on its condition."

"You've had plenty of time to see that it is in perfect shape. I can't let you have it again," and Tom dropped it into his wallet and slipped the wallet into his pocket.

"But I must have another look," insisted

Thompson.

"You've had all the look you're going to get unless you count out \$110 in bills and hand them to me. Then you can have the coin."

Thompson looked at his friend.

"Look here, young man, why don't you oblige

the gentleman?" said the man.

"You've had your chance to buy it. It's my opinion you haven't got the money to purchase it and that you intended to get the better of me some

way. The deal is off, and I'll say good day to you."

Tom started for the door and the men laughed. He turned the knob and found it was locked and the key was gone. Thompson's companion had evidently blocked his retreat when he came in first.

"Open this door and let me out!" demanded the boy.

"Well, hardly. We want that cent and we're going to get it. You'd better give it up voluntarily, or we'll take it away from you and lock you in here."

"Oh, that's your game, is it? Well, I want to see you take it away from me."

"Don't be a fool, young fellow. There are two of us and you haven't a show."

"I don't care if there were six of you. The first one of you who lays a hand on me I'll hand out something you won't like," said Tom resolutely.

"Showing fight, are you?" grinned the man. "Come on, Thompson, let's teach this young chap a lesson."

Though the odds were two to one against him, and men at that, Tom's grit came to the front, and he awaited their attack, fully determined to give them all the fight they wanted. Thompson's companion, whose name was Murphy, saw that the boy looked a bit dangerous, but for all that he did not believe he would be able to do much against him and the connoisseur. He sprang at the boy, ducking his head, for he expected a blow.

But he ducked too quick, and gave Tom the chance to uppercut him on the jaw. The blow hurt and he drew back as Thompson took a hand. Thompson was no fighter, though he had the idea that he could sit on Tom. He received a staggering blow on the nose that brought the blood out of that useful member, and he fell against Murphy. Both of them went down on the floor. Tom at once ran to the window, threw it up, with the intention of shouting for assistance, for he did not expect he could whip the two men into submission. A swift look around showed him an upright iron waste pipe leading to the roof. It ran up the corner of the building, from the roof of a low building of three stories next door.

The moment Tom saw it was within reach from the window he crawled out on the stone coping and, taking his life in his hands, he threw himself forward, without pausing to reflect on the peril of the undertaking, grabbed the pipe tenaciously and pulling his legs after him, jabbed his knees against both sides of the pipe. Like a toy monkey on a stick he hunched himself up toward the corner of the roof. His arms were over the wooden cornice when Murphy shoved his head out of the window to see what had become of him. The man was not a little staggered at the boy's nerve and daring.

"Come back here, you young rascal!" shouted

Murphy excitedly.

But Tom couldn't come back, nor would he have done so if he could. The feat he had attempted was a dangerous one, but his agility made it successful. A couple of more hunches and he swung himself onto the roof and disa peared from the view of the two men.

CHAPTER V .- Tom Saves a Girl's Life.

Tom looked around him and saw a skylight on . the roof. He rushed over and tried it, but found it was caught on the inside. Then he ran to the edge of the roof of the adjoining building, which was almost the same height of the one he was on. He sprang down on it and examined the skylight he saw there. That was also fastened. There was nothing for him to do but proceed to the next building beyond. This had a larger skylight, but it was as tight as wax. It wasn't made to open. At the back of the building was a flat trap door through which the roof was reached. To his great satisfaction Tom found this was not secured. He pulled the cover off and saw a narrow wooden ladder underneath. As he started down he heard shouts on the street, but paid no attention to them, for there is always more or less racket going on in a public thoroughfare. Replacing the cover, he slid down the ladder and found himself on the top floor of a warehouse.

The whole floor, the ceiling of which was low, was open as one large loft, not cut up into offices like the building he had visited to see Thompson. There were a lot of baled goods piled around it, but not so much but there was lots of space left. In one corner was the opening of a freight elevator run by hand. The wooden drum, iron wheels and solid supports were attached to the ceiling and braced from the floor. Tom smelt a strong odor of smoke, and the atmosphere around the elevator had a foggy look. He was too anxious to make his escape from the building to inquire into the cause of the smoky appearance of things. He saw where the stairs were running to the next floor and he ran down them. At that juncture he heard a succession of terrified screams below, in a girl's voice. He had already noticed that the smell and presence of smoke on this floor was still more pronounced.

It was a loft like the one above and well filled with cases and big bundles that looked like jute. He could see considerable smoke in the direction of the elevator. The scream and the smoke gave him the impression that the building was on fire. and his surmise was right.

"Great Scott! I must get out quick!" he muttered, running down to the third floor.

Here the smoke was still denser and all over the loft. The screams had not been repeated, and Tom supposed the girl who had uttered them had escaped to the street. He heard the shouts and commotion on the street now plainly, and the deep tones of the city's fire bell. Down he hustled to the second floor, where the smoke was almost overpowering, and so thick he could hardly tell where he was. Instead of turning toward the stairs leading to the street, he blundered through a door into a deserted counting room. The safe was open and the books scattered on the different desks, just as the clerks had deserted them in a panic.

This counting room was at the back of the building, overlooking a yard filled with empty cases. The elevator was in front on the opposite side of the stairs. Flames and smoke were shooting up through it. Smoke was sifting

through the cracks in the flooring of the loft in front of the counting room.

"Where am I at?" Tom asked himself. "I guess I'll have to drop out of one of these win-

dows into the yard."

He stuck his head out through one of the windows and saw the drop from there was not inviting, but further along a big pile of packing cases standing against the window would make escape fairly easy. These cases stood under the end window of the building, and to reach it he would have to pass into a private room beyond the counting room. The door stood partly open and as Tom made for it, it struck him that he could do the house a service by closing the safe. He guessed he could spare a few moments that it would take. He ran behind the wooden railing, grabbed the big, open ledger on the cashier's desk and threw it into the safe. A half-open drawer disclosed an open cash box full of money. He flung that on top of the book, slammed the doors of the safe shut, and turned the combination knob. Then he vaulted the rail and rushed into the private room. Here he saw something that staggered him. On the floor, with her head resting on the seat of a chair, just as she had slipped off it, was a beautiful young girl of perhaps fifteen years, charmingly gowned. She was quite unconscious.

Clearly, it was she whose screams Tom had heard. Overcome by terror at the fire and panic of the clerks, she had fainted. Well, it was up to the plucky boy to save her. He picked her up and carried her to the window, which he threw up as far as it would go. It was a drop of six feet to the top of the pile of cases below. This amounted to nothing to Tom, but with a senseless girl on his hands to save, it presented some difficulty. He looked around the smoke-enshrouded room to see if there was anything he could use to lower her down with. A long strap, with a buckle, hung on the wall.

"That will be just the thing," he thought.

He took it down and was securing the buckle end under the girl's arms when she suddenly came to her senses.

"Save me! Save me!" she cried frantically, on

seeing him bending over her.

"That's what I'm trying to do, miss," he answered.

"Take me away, quick!" she pleaded.

"Stand up," he said, helping her on her feet.
"We can't get out the front way, so we must escape by way of the yard."

"Any way—any way! Oh, I'm choking!" He lifted her over the ledge of the window

and began lowering her out.

"You'll land on top of a pile of boxes. Stay

there till I follow you."

He let go of the strap and she fell about a foot. In a few minutes he was standing beside her.

"Now, then, miss, I'll lower you to that box

below," he said.

This was easily accomplished, and they were presently standing on the flagging. Their position was by no means reassuring, for smoke and fire were bursting out from the ground floor and up through the gratings from the cellar. The smoke was also rolling in a dense volume from the floor which they had left. Tom helped the

young lady up on a box against the fence, and was assisting her down into the next yard when a bunch of firemen, with a hose, appeared through the back door of the building in the rear. Two of them caught the girl on that side of the fence and Tom, following her, escorted her through the building to the street beyond. The young lady was nearly all in when their escape was assured and had to lean on the boy for support.

"Brace up, miss; you're all right now," said

Tom reassuringly.

"Oh, dear! I'm so nervous and frightened I don't know what to do."

"But you're out of all danger now."

"Yes, yes, but I should have been burned to death but for you. How can I ever thank you enough for what you have done for me?"

-"That's all right, miss. I'm glad I was able to save you. I wasn't sure at first I'd be able to

save myself."

"How brave you were to stand by me! When the alarm was given that the place was on fire, everybody ran out of the counting room. No one thought of me. When I saw the smoke and everybody running, I screamed and then—that's all I remember until I saw you bending over me. Do you work for my father? I do not remember ever having seen you before."

"No, miss, I do not work for your father. Is

that your father's place that's on fire?"
"Yes, and it's terrible to think of it."

"What's your name?"

"Madge Somers. Will you tell me yours?"
"Tom Baldwin. I live in Barport, and came over here to-day on business."

"You're a brave boy, and my father and mother will be deeply grateful to you for saving my life. Oh, dear! my father will be half crazy about me, for somebody will tell him that I was waiting for him in his private office when the fire broke out. He will question the clerks and then he will learn that none of them thought of me, they were so much in a hurry to escape themselves. Poor father! He'll think I'm still in the building and that I'm dead."

"We'll go around in front and try to find him,"

said Tom.

They found the end of the street blocked with spectators, held in check by the police, who would permit no one to pass, except firemen, reporters and others whose right within the line was admitted. Tom tried to explain to the nearest policeman that the young lady's father conducted the business in the burning building and that she wanted to find him, but the officer did not consider that fact entitled them to pass, and so they had to give up the attempt to reach Mr. Somers, if he was on the ground.

"You live in town, of course?" said Tom.

"Yes-on Prescott avenue."

"Then you'd better go home at once. I'll go with you if you wish me to do so."

The girl didn't want to leave the neighborhood till she had seen and reassured her father, but as that seemed out of the question, under the circumstances, she finally said she would go home, and accepted Tom's escort. A street car took them within a block of where Miss Somers lived, and they walked the rest of the way. Tom found

that the fair girl lived in a fine house in the resi-

dential section of Centerport.

"You must come in," she said, when he was going to bid her good-by at the gate. "My mother will want to thank you for what you have done for me."

Tom wasn't used to fine houses, and felt backward about meeting the young lady's mother, but allowed himself to be persuaded to go in. Mrs. Somers was surprised to see her daughter, looking somewhat the worse for her thrilling experience, coming in with a stranger. She had no suspicion that anything had happened to her husband's place of business, so it was a great shock to her when her daughter said:

"Father's store is on fire, mother, and I'm afraid the building will be entirely burned down."

"Gracious heavens! Is that true?"

"Yes, mother, and I had a narrow escape for my life, for I was waiting for father in his private office when the fire broke out. The clerks all ran out and left me alone there. I was so frightened that I fainted dead away. Only for this boy, who happened to be in the building at the time, I never would have got out."

"Is it possible!" exclaimed the startled lady. Madge Somers then introduced Tom to her mother, and the boy put the lady in possession of all the facts, explaining how he came to be in the building; how he discovered the young lady senseless on the floor of the office, and how he had helped her to escape from a terrible fate. Mrs. Somers expressed her gratitude in no uncertain way, and assured Tom that neither she nor her husband would ever forget the obligation he had conferred on them and their daughter. Tom said he was going back to the scene of the fire and would try to find Mr. Somers and tell him that his daughter was safe at home.

He took his departure, after leaving his address in Barport, and made his way back to the block where he had run up against two strenuous experiences that day. He found that the firemen had put out the fire and saved the building and about half of its contents. The cellar, first and second floors had been gutted by the flames. The big safe he had had the presence of mind to close had fallen through into the cellar. He encountered a reporter, to whom he told his story, thus furnishing the man with an exclusive bit of news for his paper.

In acknowledgment thereof, the newspaper man took him to where Mr. Somers was standing, half crazy over the uncertain fate of his daughter, whom he had learned was in the building when the fire broke out and whom no one connected with his establishment had seen since.

"Your daughter is safe, Mr. Somers," said the reporter. "Here is the young man who rescued her from your private office. He will tell you all about it."

The reporter hurried away, leaving Tom with the merchant.

Then Tom relieved the crazy man's mind by telling him his daughter was safe at home and how he had come across her in the office in a dead faint. He also told the merchant how he had shut the safe door and turned the combination.

The merchant then took Tom's name and told him he would hear from him, shook his hand and

hurried away to see a man who was beckoning to him.

Tom then went to the station-house and reported his affair with the stamp connoisseur. The captain sent a detective with him to the building in Washington street. But the place was locked up. The detective left Tom, saying he would stop around later and see if he could get hold of Mr.

Thompson.

Tom went down to the boat landing and boarded the Utopia just as she was pulling out, with the new pilot still in charge. It appears that the captain heard from the president about the affair of the morning who had blamed the former both for allowing the boat to ground and then turning it over to Baldwin and letting him run the boat through the strait. So the captain only scowled at Tom when he passed him and did not speak.

Tom remained on the lower deck until the boat

reached Barport, when he went home.

CHAPTER VI.—Tom's Scheme.

Tom lived in a modest little cottage in the suburb of Barport with his mother and two sisters, one of whom worked at the millinery business on the main street. Mrs. Baldwin owned the cottage, free and clear, but had little ready money to call upon, so she depended to some extent on the earnings of her two children. Tom had gone through the high school, and then the previous summer and fall was employed by the Government Coast Survey party till about Christmas.

On the first of the year he went to work in a ship chandlery store. He held that position till the Saturday previous, when the store passed into other hands and the new owner let him go in favor of a nephew. He was now on the lookout for something else. He had his own ideas of what he liked to do, but he was prepared to take whatever turned up, for he was not in a position to choose what suited him best. It was about the middle of spring and business was slacker than customary in Barport. He had made no effort to learn a trade, for he and his family thought his education fitted him for something better.

A trade in time would entitle him to standard wages, with plenty of opportunity to secure and hold a job if he knew his business, but Tom's ambition rose higher than a skilled workman's wage. He wanted to work into something that offered more than a living. His desire was to be well off some day—to have a nice house and money in bank that would carry him over any kind of a rainy day. He had many schemes in his brain that looked pretty good to him, but as they all required money to start on, he had to hold them in check.

One scheme which had occupied his attention since his connection with the Government Coast Survey was the establishment of a rival steamboat line to the company which owned the Utopia. This line was not popular. The freight rates were high, and fifty cents was considered an exorbitant charge for passage to Centerport. Bar-

porters argued that fifty cents was enough for the round trip, but the management couldn't see it, and refused to make an excursion rate of sev-

enty-five cents.

Like all monopolies, the company aimed to squeeze the public to the limit. An effort had been made by some public-spirited Barport people to induce sundry capitalists to establish a trolley line between Barport and Centerport, but it failed to work out. The air-line distance between Barport and Centerport was about nine miles. But neither steamboat, railroad nor trolley could follow that route, for six miles was water and three was land between the two bodies of water.

Saco Bay was so big and ran so far inland that a trolly line would have to cover a matter of twenty-five miles through a farming country which would furnish no passengers, so the establishment of such a line was not considered a good business proposition at that time. A narrow-gauge railroad would have been a better investment, but even that met with no encouragement from capital. The existing steamboat line covered a twenty-two-mile course, but Tom was satisfied that if a new line were established to follow the inside route, the feasibility of which he had that day demonstrated, the twenty-two miles could be reduced to twelve.

When Tom entered the house at half-past seven he found, as he expected, that his mother and sister had finished their supper and that his

was in the oven awaiting his return.

"It's an all-day matter to go to Centerport and return if you wish to remain over an hour in that city," said Tom, as he pulled up a chair to the table.

"That's a fact," nodded his sister, "and yet Centerport is really only about ten miles from

here."

"As the crow flies," said Tom; "but the steam-boat has to cover twenty-two miles of water to get there, though she didn't do that this morning for the first time in her experience, and from the captain's attitude, which appears to reflect the tree-dented, she is not likely to cut her course short again in a hurry."

"I don't quite understand you, Tom," said his sister. "How could the steamboat go to Center-port with the evening her usual course? Did she run in the rest the Point than usual?"

"No, sis; she performed the unusual feat of getting to Centerport without going outside the

harbor at all this morning."

"How could she do that?" asked May Baldwin, incredulously.

"By going through the strait." .

"Did she do that really?"

"I'll swear she did, for I took her through my-self."

"You took her through?"

"I certainly did. As you appear to doubt my word, sak Will when next you meet him. He was aboard the Utopia this morning."

"You will have to explain, Tom."
"I will do so with great pleasure."

The content the boy told how the Utopia had a new plot in charge, who was not familiar with Barrier Harbor, and how the captain, not being very clear-headed that morning, had let him runthe stramboat on one of the shoals which lined

the western side. Then he told how he worked the boat off on the wrong side, and finally induced Captain Bagley to let him attempt the navigation of the strait.

"I knew I could pull her through, and I did it in great shape, but my success does not appear to meet with any appreciation from the steamboat people, although the few preciences were delighted after the trick was safely executed."

"I did not think a steamboat could pass the shoals, except maybe at the highest point of the tide, and you say the tide was low at the time."

"Oh, there's one channel the Utopia can pass through if not heavily loaded at any state of the tide. She grounded close to that, and I shoved her into it."

"But I have heard that the strait is not considered safe for such a boat as the Utopia."

"I proved to the contrary to-day, but I guess I'm the only person in these parts who can take her through without accident. If I were her pilot I'd guarantee to take her to Centerport every trip in an hour and a quarter. I'm not only familiar with the Larbor and Saco Bay, but I've made a study of the feasibility of piloting a boat of the Utopia's build through the should and the strait. I've worked the course out in theory, with certain landmarks, singly and in condingtion, and to-day I put my theory into success ful practice. There isn't the shightest need for the boat to sail an extra ten miles each way twice a day. That's forty miles of energy wa tel. I've read that the aim of persons in charge of up-to-dute enterprises is to save the expenditure of unnecessary everyy. I believe in that principle myself. If the Utopia adorted the inside route the commany would save forty per cert. of the coal they barn, and the passengers would are the same percenture of their time. The company could afford to relate the fare by one half, which is enough for the trip."

His sister was much interested in his statement,

and they talked it over for some time.

"Did you sell the Washington cent for \$110?" asked his mother, at length.

"No, mother, I did not. The man who advertised for that cent is a swindler, and I was lucky

not to lose it," replied Tom.

He told her of his experience in the room with Thompson and his friend, and how he was obliged to take the drain-pipe route to the roof of the building to make his escape. That led up to the story of the fire and his rescue of Miss Somers. His narrative produced something of a sensation in the little household.

"Dear me, you have proved yourself a regular

hero to-day," said his sister.

"I can't help that, sis. I didn't seek the honor. If I twice distinguished myself to-day you can lay it all to accident. Things just happened that invited or forced me to act, and I acted. That's all there was about it."

"Your name is probably in the Centerport afternoon papers. Didn't you bring one home with

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"No, I didn't buy a paper, but if you're anxious to read about the fire I guess I could find one for you if I go out for it. The steamboat always brings the papers over on her last trip."

"It isn't necessary for you to go into town for one. The account is sure to be reprinted in the

Barport Morning Advertiser, and as the carrier leaves our copy early in the morning I'll have a chance to read about the fire and the particulars about your rescue of the young lady. If her father is one of Centerport's big merchants he will probably want to do something for you to show his gratitude."

"If we lived in Centerport he might do something for me, but I don't see what he can do for

me over here."

"You can't tell. He must be rich to occupy a

whole building with his business."

"I guess he's well fixed. He lives in a fine house. I found that out when I took Miss Somers nome."

"Did you go in?"

"I did, and met Mrs. Somers, who is a very nice lady. She could not thank me enough for saving her daughter."

"That was quite natural."

"Well, I guess I'll turn in early to-night. I'm kind of tired," said Tom, who said good-night and

went to his room.

The Barport Morning Advertiser had a full account of the fire in Centerport, and Tom's connection therewith was fully set forth. The paper also contained an account of the Utopia running on the shoal, through the inexperience of her new pilot, and told how Tom Baldwin not only got her off, but carried her safely through the strait into Saco Bay. After that demonstration the editor of the Advertiser thought the steamboat people ought to adopt the inside route, which would be of great advantage both to the company and those who patronized the boat. During the forenoon one of the Advertiser's reporters called on the president of the strambout company and asked ilim if he thought of making the change. He got a very decided "No."

In looking over the advertisements that morn-

ing. Tom saw the following:

"FOR SALE.—The river steamboat Jenny Lind, in first-rate condition. Can be seen daily at her wharf in Rockland. Terms made to suit purcher. Or we will leave the boat for a term of months to a responsible party or company. Address, or call on Free ove & Co., 16 Plank street, Rockland."

The advertisement interested Tom. If he could get the use of that steamboat for four or five months he would run her between Barport and (minimat in a transite to the Benger Standard here (a. Harris + 14 1.... 1) that is the in a made as I malbin the face of a way to twenty-from the Utilia. And by make we a figure in Premite and a region to the low could capthe age of the frame a carried by the term at command. The second appealed to in his load for some time. Pat, the every success of the Espectance, it won take receive put it in operation, and a grown by the interior Knowing the unpopularity of the company which owned the Utopia, he wonarrived if it a commit be possible to interest enough Barrort capital to start an opposition line.

"live a great mind to can on Mr. Foster and talk the matter over with him," thought Tom. "He's got stock in the itemboat company, it is

true, but from the way he spoke on the boat yesterday I should judge he would just as soon sell it as not. He is one of our most prominent merchants, and if he thought well of my idea something might be done to show the steamboat people that they don't own this town, as they seem to

think they do."

Tom grew quite enthusiastic over the plan of starting an opposition steamboat company to take the inside route and reduce the cost of transportation of freight and passengers between Barport and Centerport. Of course, he realized that the odds were against him. He was only a boy and it hardly seemed he would be able to influence enough local capital to put the scheme into effect. But bright men with ideas are up against such odds when they start out to promote a new enterprise. Tom was determined to see what he could

do, at any rate.

"No one can fully tell what he is capable of doing until he tries," he said. "I believe the scheme will pay on the lines I have in my head. If I can show that, then it won't be so hard to get people to put up their money. In order to place the matter intelligently before Mr. Foster I must get all the facts down in black at i write. The first thing to be done, I think, is to go over to Rockland, see the steamer that is for sale, and find out the lowest price and the terms of payment. Probably Freelove & Co. can give me a lot of practical information on the average cost of running the Jenny Lind. The firm ought to be able to produce the facts from their books, since it may be presumed that they have been running her themselves for some time. Yes, I will begin my enterprise by going to Rockland, and I'll go right away, for I believe in striking the iron while it is hot."

CHAPTER VII .- Tom Gets Busy.

"Mother, I'm going to Rockland," said Tom, in an energetic way.

"Rockland! My gracious! What is taking you

"Business of importance," he answered.

"I hope you're not thinking of taking a position there. You couldn't come home but once a week."

"No, I'm not looking for a job in that city. I have something else in mind—something that if I can put it through will keep me busy right here in Barport."

"I'm glad to hear that. When are you going?"
"Right axist. I, is now here for Rockland at half-past
ten. I'm going to take it. I'll reach Rockland at
a quarter-past eleven."

"Will you take some lunch with you?"

"No, I'll eat my lunch at a restaurant. I'll be back before supper."

The noon whistles were sounding in Rockland when Tom walked into the office of Freelove & Co., on the water front.

"I'd like to see a member of the firm," he said

to a clerk.

"Mr. Freelove is in his private room. What is your name and the mature of your has room?"

"My name is Thomas Baldwin. My business is in connection with the firm's advertisement relat-

ing to the sale or leasing of a steamboat called the Jenny Lind," said Tom, in a business-like tone. "Oh, all right. I will take your name in."

Half a minute later Tom was ushered into the presence of Mr. Freelove, who represented the firm of Freelove & Co.

"Take a seat, young man," said the gentleman, pointing at a chair. "Now, what can I do for

you?"

"I called to learn the best price you will sell the Jenny Lind for, and the most favorable terms of payment. I should like full particulars about the boat, and I shall want to go over her."

"Of course!" nodded Mr. Freelove.

"Who do you represent?"

enterprise in which a suitable steamboat, of light draught, will figure. I cannot state the person's name at present, as the matter is still in embryo, but if your boat comes within our views, and your terms are right, you will learn everything you re-

quire to know."

"Very-well. The Jenny Lind is a light-draught had chaving live that as site can a from the builders fully equipped. She is moored at our wharf and I will send a clerk with you to show that for the later than the later than the later than a will give you her dimensional quantity. This will give you her dimensional quantity had been a made and conditionly life to a cabin for parenters, though had carried in that direction is not great. She is interest in that direction is not great. She is interest in that direction is not great. She is interest in that direction is not great. She is interest in the statement of comparatively smooth wattrain ald the greatlement.

The plan was produced for Tom's inspection, a lite beach it over car fally, making explous

net on his normalina be k.

"Ye i love been randi r the boat in your busi-

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as table guarantee that her machinery is in the top to ditter. Steels really to go anywhere at a production.

"How long has she been lying idle?"
"I weeks ago."

"What freight has she been in the habit of car-

"General merchandise."

"What is the limit of weight she is designed to carry?"

Mr. Freelove gave him the figure.

"You have her official survey, I suppose?"

"You, here it is," and the gentleman took a pur-

I's decar wit and the regulation in placement for it altobat. Bread that she void be re-Production Cherronical There was the content of een the designer's figures and the Sair s. Tom then went into the que tion concerning the average expose of running the steambout, apart from the matter of wages, ach as the amount of c .. con uned ha a given time when the boat was ra ...i ... ar i n ary other matters on that line, all of which Mr. Fr. dove farmined appreximately. At the end of an hour Tom went to inspect the stear, boat under the wirg of a clerk. He was much pleased with her, but he know that her eng. as and other running parts would have to be gover by an expert before she could be purchand if a bargain was made. When he returned

of payment, if on time, was handed to him by the cashier. He put it in his pocket and left. He went to a restaurant and ordered a light meal. While waiting for it to be served he opened the letter and learned the figures. He believed they were reasonable as Mr. Product and the strandbatter boat would be disposed of at a practical bargain, but he could not tell, as he was not competent to size up the property. He took the 3:30 train back to Barport and walked into the house about half-past four.

"You're home early," said his mother, who had

not expected to see him before six o'clock.

"Yes, I finished up my business in good time," replied Tom. He went straight to his room and spent the rest of the afternoon and a part of the evening after supper studying out the case as he intended to persent it to Mr. Foster.

He figured that a company, capitalized say at \$25,000, half of it paid in at the start and the balance in five or six instalments, would be able to purchase the Jenny Lind and put her in commission by the beginning of summer. The officers were to receive no salary, or merely a nominal recompense, until things got running on a satisfactory basis. He proposed to offer himself in the dual role of captain and pilot, at a fair wage. He was willing to cut that low at the start, but his purpose was to ultimately become general manager of the new line. That was the ambitious point he was aiming at, but whether he could arrive at that distinction without being a stockholder was a doubtful matter.

It was at this stage of his reflections that he thought of Mr. Somers, the Centerport merchant, whose daughter he had saved. That gentleman would undoubtedly endeavor to express his gratitude in some way. Tom had no idea of accepting any money from him, but he thought that the merchant's personal influence might help out his Pitch. The minimum of the person that the his own, and as he proposed to give the company the benefit of his expert knowledge of the harbor and strait navigation, together with the skill he bet in a part of its the many of the steamboat through the strait into Saco Bay and back by the same route to Parport, he felt that he was entitled to something more than an employee's wages in the event of the company proving a success.

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The monters to a positive ster at Contemport toalized that the monte outlibrate in the mail of Burport, and the monte, not plan from a sail of the old steambout few and star it is get it. If make it is ideas, and business propositions were right in his line. He was in his element while going over his plans for the new enterprise in which he was so intensely interested. The only drawback were the odds against him when he started out to promote the company and raise the capital that was absolutely necessary to convert his scheme from a dream into an actual fact. Of course, he would have odds against him when, if he succeeded in forming the company, he started to buck against the established business of the other company.

That didn't worry him a little bit, for he felt certain he would hold the winning cards in the competitive fight. The only chance the old company had to put up a good fight was to find somebody who could take its boat through the shoals and strait in the right shape. Before it succeeded in that he hoped to have captured the bulk of its business, which he would then fight hard to hold on to. As the people of Barport were more or less up in arms against the excessive tariff of the old company, he felt he would have popular sympathy and support in the fight, and as he expected to deserve it, he had no fear of the ultimate result. His plans were all drawn up when he retired for the night, and his first move would be to call on Mr. Foster, who, though a stockholder of the opposition, was not on sympathetic terms with the management.

Next morning the postman left a letter for him. It was post-marked Centerport and bore the imprint of Mr. Somers' business house. He opened it with much interest, wondering what the gentleman had written. It was brief and contained nothing but a pressing invitation from the merchant to Tom, asking the boy to come over that (Saturday) afternoon and stay over Sunday at his house. Mr. Somers said he was anxious to have a quiet talk with Tom, and he hoped he would come over. Tom thought of the pleasure it would give him to meet the charming Miss Madge again, and have every chance to know her better, and he decided to go. He also thought this an excellent opportunity to talk to the merchant about his scheme of a new steamboat line from Barport to Centerport.

He determined to fetch over all the documents in the case and put the matter before the merchant for his advice and possible co-operation. The receipt of the letter altered his plans about visiting Mr. Fester that morning as had been his intention. He decided that a consultation with the Centerport merchant had better precede his interview with Foster.

"Mother, I'm going over to Centerport this aftreach to spend to-night and to-morrow with Mr. Somers and his family. He sent me a pressing invitation to come, so I don't see but I must go. You can read his letter," and Tom handed his mother the merchant's letter.

"I grees it's right you should go," said Mrs. Baldwin. "After what word of for his daughter he not trally wishes to had something of you."

The matter being decided, Tom went out and to k his way to the top information on the subject of the freight business of the company. He returned in time for an early like, and putting all the papers connected with his scheme in his pocket returned to the wharf in time to leave by the afternoon boat at two o'clock.

CHAPTER VIII.—Tom Is Invited to Mr. Somers' House.

There were but four passengers that afternoon on the trip to Centerport. The boat made the run in her usual time, and pulled in at the wharf at four o'clock. Tom was the first to step ashore when the gangplank was shoved out, and he made straight for the block where Mr. Somers' burned store was. A representative of the fire department was in charge of the building and its unburned contents. Nothing in the way of clearing out the debris, which lay in piles in the cellar and on such parts of the ground floor as had not been destroyed by the flames, and setting the building to rights had as yet been attempted.

A part of the second floor had been gutted out, but above that the building was intact. The stairs leading to the counting-room were in ruins, and the only means of communication with the second floor was by a ladder belonging to the fire department. The best part of the merchant's stock-intrade had been burned or otherwise ruined, and the insurance adjusters were figuring on the extent of the loss, aided by the schedules of goods

supplied by the clerks.

"Is Mr. Somers around the building?" Tom

asked the fireman.

"No. He was here about two hours ago, stayed an hour and then went away," was the reply.

Tom decided that there was no use of his remaining around the building on the chance of the merchant turning up.

"I'll go right out to his house. More than likely

I'll find him there," he thought.

So he boarded a street-car and, in the course of half an hour, was ringing the bell at the Somers residence. A maid answered, and he asked for Mr. Somers.

"He has not got home yet from downtown," the

girl said.

"Is Mrs. Somers at home?"

"Yes."

"My name is Thomas Baldwin. Will you tell her I have come over in response to Mr. Somers' invitation."

"You are expected. I was told to show you upstairs to the sitting-room when you arrived."

Both Mrs. Somers and Madge were in the room when the maid announced Tom. Madge jumped up and came forward to meet him with a winning smile. She was tucked out in a charming housegown and Tom thought she looked prettier than ever.

"I'm awfully glad to see you again," she said,

offering her hand.

"The pleasure is mutual; Miss Somers," said Tom, with a bow.

He bowed to Mrs. Somers and shook hands with

her.

"We are very glad you came over to spend Sunday with us," said the lady of the house. "Mr. Somers was particularly anxious to see you."

"He said something in his letter to that effect, so I thought I had better accept his invitation."

said Tom.

Madre invited the young visitor to take a seat he life her on the lounge, and the three conversed for a while, when Mrs. Somers asked to be excused and left the room to attend to some house-

hold matters. That left Tom and Madge to their own resources. The young lady soon showed that she was well able to hold up her own end.

"I suppose you have read the full account in the papers of your distinguished conduct at the fire,"

she said, with a sly glance at his face.

"I couldn't very well help reading it, as it occupied a prominent place in the Barport Morning Advertiser, which we take," he answered.

"I suppose you fully appreciated the flattering

remarks that were said about you?"

"Of course," laughed Tom. "A fellow likes to be spoken well of, though the consciousness that I performed my duty to the best of my ability was satisfaction enough for me."

"The Centerport Times called you a hero."

"That was putting it rather strong."

"Not at all. The paper told the truth. You were a hero."

"I think you over-estimate---"

"Over-estimate what you did! How could I? Didn't you save my life?"

"It was my duty to do that when I found you

alone in that burning building, wasn't it?"

"Why was I alone? Because none of my father's clerks, all of whom saw me enter his office, had presence of mind enough to think of me when the alarm was given. They left me to my fate because they lost their heads. When you, a stranger, found yourself in the building, with escape to the street cut off, you did not lose your head. If you had I probably would not now be talking to you. Instead of wholly looking to your own safety you took a grave chance in order to save me. I call that the act of a hero. Don't you think you are one?"

"I'd rather be excused from venturing an opin-

ion on the subject."

"You are modest; that is a further evidence that you are a hero, for I've heard that true heroes are always modest."

"I lay no claim to the honor of being a hero.

I'm just an every-day boy."

"Well, at any rate, you're a nice young man."
"Oh, come now, Miss Somers——" said Tom, blushing under the look she favored him with, as well as the pointed way she attered the compliment.

"But you are a nice young man," she persisted, apparently enjoying his evident confusion. "I say you are a nice—"

"Please don't, Miss Somers," protested Tom, suspecting she was poking fun at him, while his

face blazed the color of a boiled lobster.

The young lady's exceptional beauty and personal charms had already produced an overpowering impression on the boy, and he felt a certain disadvantage in her presence, which was not lessened by the half-saucy way in which she addressed him. We will not say that she designedly aimed to make him uncomfortable, which would the obligation she was under to him, but she was a young lady of many sides, and when the mood was on her to be tantalizing her dearest friend was not safe from her.

"Why do you object to being called a nice young man?" he said. "I'm sure I think you the

nicest young man I have ever met."

"You are very kind to say so, Miss Somers, but I'm airaid that---" "That's what? Speak up, sir."

"Poking fun at me."

"What a ridiculous suggestion! The heroine of a thrilling episode never thinks of poking fun at the hero. Quite the contrary, I assure you. I have read innumerable stories dealing with just such situations, more or less varied, as we figured in, and may be presumed to know how a young lady, who has been rescued from imminent peril by a nice young man, should act toward him. Have you read many stories of that kind yourself?"

I haven't had much time to devote to fiction," said Tom, feeling very much like a baseball pitcher, when the bases are full, with two strikes and three balls on the batter, who is obliged to put the next ball in the groove, or force in a run that

"What a pity!" said Madge demurely. "I beg you will cultivate your taste for fiction, dealing

with nice young men who save young ladies at the risk of their lives."

"I would do anything to oblige you, Miss Somers, but as I have a large business project on my hands just now, I hardly think I will be able to find the time to comply with your request," said Tom.

"A large business project!" she said, in a tone of fresh interest. "Are you working for your-self? I thought you were in some one's employ."

"I was up to last Saturday, but since then I've

been my own boss."

"Which proves you are smart as well as nice,"

she said archly.

"You overwhelm me with compliments, Miss Somers. If I told you what I think of you-"

"Fray don't."

"The English larguage would hardly be adequate to fittingly describe your many charms."

"Oh! You are certainly-"

"Only following your example. You began throwing bouquets, and if I persume to return a few you ought to suffer the infliction with the same courage I displayed under your fire. Of course, whatever issues from your ruby lips is all right."

"Really, Mr. Baldwin, you seem to be a flatterer, after all."

"I never flatter. I always tell the truth. When I say you have the loveliest eyes I ever gazed into, I am only—"

"Spare me!" ejaculated the young lady, blush-

ing furiously.

It was a practical acknowledgment on her part that the version at least at least and Tom, accepting her surrender with a laugh, said they would talk about something else, although, he added, he could hardly find any subject as interesting as the young lady herself.

"You said that very nice, so I will have to forgive you for your boldness," she said, with more blushes. "Anyway, you are a sort of privileged character, for by saving my life you have ac-

quired the right to lord it over me."

"Not at all, Miss Somers. That privilege belongs, by right, to the ladies."

"Well, then, I promise not to take advantage of

it in your case again."

At that moment Mrs. Somers re-entered the room and the conversation assumed a more general character. In the course of half an hour Mr.

Somers returned home. He was very glad to see Tom, and shook hands with him in a cordial way. Mrs. Somers went out of the room again to overlook the preparations for dinner, and Madge also excuse herself for a few moments. In a short time dinner was announced and they all went down to it.

Although an informal meal in every way, there was more style to it than any dinner Tom had heretofore partaken of. It was the first time he found himself face to face with the refined etiquette of the best society, but he was fairly equal to the emergeny, for he and his sister had both been taught the best table manners within the "scope of their own social position, which meant that their education in that respect was rather above the modest plane in which they moved. : Tom used his eyes and took care to do what the family did, and being a polite and well-bred boy he managed to acquit himself all right. It was a course dinner, without wine, save claret. Tom never drank anything stronger than water, unless it was a soft drink like ginger ale, and so when he declined the claret a tumbler of water was substituted, which Madge also used. After coffee was served the ladies withdrew, leaving the merchant and Tom by themselves.

"Do you smoke?" asked Mr. Somers, taking a

"No, sir," answered Tom politely.

The merchant lighted a cigar and then asked the boy many questions concerning himself, among others, whether he was at work. Tom explained what he had done since graduating from the high school, dwelling particularly on his connection with the Coast Survey party.

"You are out of employment at present, then?"

said the merchant.

"Yes, sir; but I have a business project on hand I am going to push right away. As it is a matter of considerable importance, involving the raising of about \$25,000 capital to put it in successful operation, I should like to lay all the facts before the so that I may get the benefit of your advice."

"Indeed!" said Mr. Somers, looking interested.

"What is this project?"

"The establishment of an opposition steamboat

between Barport and this city."

The merchant stared at him, a bit surprised.

"What grounds have you for supposing such an enterprise is likely to be successful? It seems to me that the present steamboat company covers the field, which is not a large one, pretty well. I hardly see where an opposition line would come in. In my opinion there is not business enough to support two boats. In fact, I understand that the Barport Steamboat Company is barely paying two per cent. on its invested capital. During the winter the boat hardly more than pays expenses."

"I understand all that, sir, and have taken it into consideration. The expenses of the Barport Steamb at Company are unnecessarily large, and eat up the surplus that ought to come to the stockholders. If you will let me explain my scheme in detail I think you will agree that if the present company was operated along the lines I propose for the new company it would make money."

"Certainly I will be pleased to listen to you. I am aiways interested in new business ventures haved on good prospects. We will account to the

library, where we can go over the matter without interruption," said Mr. Somers, leading the way.

CHAPTER IX.—Tom Lays His Scheme Before Mr. Somers.

"To begin with," said Tom, "the Barport Steamboat Company is not popular in our town. The reason is because the freight and passenger tariffs are considered too high for the distance covered. The result is that the railroad to Rockland carries all the freight that does not have to come to Centerport, though its rates are not lower than the steamboat's, and many people go to Rockland on business and pleasure who would often come here if the boat did not take so long to make her trip, for the fare is the same over both routes—fifty cents."

Mr. Somers nodded, for what his young visitor

stated was not new to him.

"The Utopia's route takes her outside the Point into the Atlantic, an unpleasant sail in rough weather, and so around into Saco Bay—a distance of twenty-two miles. I have proved that this outside route is unnecessary—that ten miles can be lopped off it by crossing the shoals and going through the strait. Ten miles of engine energy saved four times a day means a large saving of coal in the course of a month, not to speak of a year. A saving of coal means a saving of money in that one item alone. Reducing the course to twelve miles also means the saving of three-quarters of an hour in transit each way. See the point?"

"I do, but if this can be done why does not the steambout company avail itself of the advantages

you have set forth?"

"Because I doubt if they can find a pilot who can take the boat safely over the inside course. I can do it. On the day your warehouse was ! burned I gave the captain, his new pilot, the deckhands and the few passengers aboard a demonstration of my ability to do it. I received no thanks; in fact, the captain insulted me when I went back on the afternoon trip. He said the president had rulled him over the coals for permitting me to run the steamboat at all, though if I hadn't extricated the boat from the fix the new pilot put her in she would have made only or trip that day, probably not reaching this city till after six, in which case she would have got back to Barport very late, which would have brought the company a call-down from the postmaster."

"Then your idea is to promote a company to run a boat by this inside route, and run out the present steamboat company by reducing freight and passenger rates, and the running time as well?"

"Exactly."

"But as soon as the management of the present company sees what is in the wind don't you suppose they will make an effort to meet you on your own grounds? They have the prestige and the business; even though neither is up to the standard that might be reached, and your company would have an uphill job trying to best your out. Taking it at the best the odds would be against you, young man."

"I propose to overcome those odds, sir," said Tom resolutely. "Every new enterprise entering

a field already occupied has to face and, to win success, overcome the odds against them. When you began business first you found you had to fight your way to the top, didn't you? So it is in every walk of life-one faces obstacles of one kind or another. If you can't go around them you must force them out of your path. When I entered the high school I determined to make the ball team, though I was told I stood little chance, in spite of my general good ability as a pitcher. The odds, in the shape of half a dozen crack pitchers, were against me. I watched their work and determined to excel all or most of them. I got down to practice and worked early and late, not only to improve my control, but to develop a new delivery. Well, I succeeded, and I made the team at the close of the first term. That gave me the prestige to hold my own with the best men at. the beginning of the next. Then I forged my way to the front and stayed there."

"I am not surprised," said Mrs. Somers, with a glance of admiration. "You are a boy of grit and energy, I can see that, and your rescue of my daughter proves you are courageous as well. Go

on with your scheme."

Tom made a few more statements about, and criticisms of, the Barport Steamboat Co. and then got down to the real business of his project. He spoke about the Jenny Lind steamboat, of Rockland, that could be purchased cheap, on six months' time if necessary, or with a five per cent. discount for spot cash. He said she was superior in every way to the Utopia, except, perhaps, sta-. bility in rough water and her carrying capacity. She drew a foot less water as she stood, and was narrower of beam and a little shorter, but was a faster boat.

"She will beat the Utopia by fifteen minutes over a ten-mile course in easy water," he said. "So even if the Utopia was able to take the inside route the Jenny Lind can beat her to Centerport by twenty minutes at least. If both took the outside route she would reach this city thirtyfive to forty minutes ahead of the old boat. There's an advantage to begin with that the Barpor: Steamboat Company could not overcome unless it bought a new boat, which, of course,

wouldn't be likely." Mr. Somers nodded approvingly. Tom then brought fer hall his other fact, and figures. He appeared to have studied out the problem so thor-

oughly as to leave little to guesswork.

"Now, sir, what do you think about the pro-

ject?"

"It interests me. With conditions as you have outlined to depend on I would establish a branch of my business in Barport. It would not pay me to do it as matters exist now," said the merchant.

"You ship goods from your factory to Rockland

over the B. & M., I suppose?"

"Yes, quite a lot. I have a branch in Rock- ever." land."

"Other Centerport establishments do the same, don't they?"

"Of course. That is the only way we can get our goods to Rockland."

"I have heard that the rates of the B. & M. are

pretty stiff."

"They are, but it is natural for a railroad that ests." control, the situation to charge as much as the busines, will stand."

"Well, the Barport & Rockland Short Line is a small, independent road, running only between those two places.. Don't you think the new company could make a traffic agreement to carry freight between Centerport and Rockland cheaper and with more dispatch than the B. & M. does now?"

"That is quite probable, but it wouldn't last."

"Why not?"

"The B. & M. is a powerful railroad company. The moment an opposition began treading on their heels the general freight agent would bring pressure to bear on the shippers that diverted their Rockland freight to the opposition. Recollect, that I, as well as others, send a lot of goods to Bath, Portland and other places on the B. & M. or its branches. We could not afford to antagonize that company for the little we might gain through the opposition."

"I see the point," said Tom, "but I suppose a small amount of freight could be diverted from the B. & M. without attracting its notice."

"It is possible, but the fact would reach the attention of the B. & M. traffic managers sooner or later. They have people out all the time watching out for such things. It is next door to impossible to hoods it ka big railroad company these

"Well, we'll say no more about that now. There is freight, of a desultory kind, that is shipped between Rockland and Centerport over the B. & M., which I guess a traffic arrangement between the new steamboat company and the Short Line could pick up."

"Oh, yes!"

"That is merely a side issue which I do not count upon. The object of the new boat is to reduce the freight and passenger rates, and the time, how e. Bry at and Contemport. Now, do you think I could interest enough capital to put this plan in veri in ?"

"Well, that is a question. The sum you want to rain is not very great. If the propie to be bendfited take to the idea you ought to have no trouble; if they don't, you will encounter difficulty."

"You think the odds are against me?"

"As you are a boy promoter I fear they are. But how do you propose to get the money?"

"Mr. Foster, a big merchant of Barport, in the retail trade, is a stockholder in the present company, though not a large one. He appears to be disgusted with the way things are going, and I heard him say that he'd like to sell out his stock. I propose to talk the new project over with him just as I have talked it over with you."

"He might turn you down and then warn the president of the steamboat company of what was in the wind. The steamboat people "atura". would try to work you right from the start. The odds against you would then be greater than

"I don't think Mr. Foster would do that."

"I assume he would not, though if he has a pecuniary interest in the present company, as you say, he might think an opposition would jeopardize it. Unless he feels a personal interest in you. why, you can hardly expect him to act in any wa; that would appear to be ugainst lis own inter-

"Then you would advise me not to consult him.

at least at the start?"

"I think it might be advisable to leave him till later. I'm afraid that as soon as you got busy looking for capital the fact would leak out and the steamboat company would learn what you were about. It would be different if you sought for capital over here. The steamboat company is owned and operated from Barport, and is essentially a Barport enterprise."

"I know, but Centerporters are not particularly interested in communication with Barport, whereas Parnorters are interested in reaching Centerport. If capital is to be raised it must be raised

in Rarport."

That is quite true. I think the large summer colony that goes to Barport every season would welcome improved the line it ion facilities between this place and your town. A lot of them, I've heard, object to the two-hour water trip outside the Point and the remolahout way of going to Rockland and thence back over the Short Line."

"That's right. The new line would catch most

of them."

They talked the subject over a while longer and

then Mr. Somers suddenly said:

"Baldwin, I owe you a great obligation—one that I am aware I never can fully repay. I like your scheme. I see you are deeply interested in bringing it to a success. Do you object to letting

me help you out?"

"I have no objection to accepting reasonable aid from you. I realize I have undertaken a big thing for a boy just out of school, you may say. I hould reel greatly disappointed if I failed to put it through, but I see odds against me now that did not appear before. Still I am not discouraged. The greater the odds the stiffer the fight I pro-

pose to put up to overcome them."

"I believe you. Your ambition and energy will eventually land you high up in the world, if you live. For that reason I take all the more interest in for plans. I can reduce some of the odds that new Llock your path. I have some comparatively idic capital. I will finance this scheme of yours so you can go right ahead and put it into execution in time to map at the summer traffic. We will work to gether. That will enable you to perfect all your arrangements in secret. The first thing you must do is to secure an option on the Jenny Lind, the centract to be binding in case, on expert examinution, she proves to be worth the cost price. Then you must secure, through your town council, a lease of docking facilities in Barport in a suital e place-say at a deck adjoining that enjoyed by the pre-ent company. I have sufficient afluence with our city fathers to get a proper berth on this side. After that you need not care how soon your project leaks out—the steamboat people will not be able to block you in the most important particulars. Later on we will consider the advisability of forming a company."

"Do you mean that, sir?" exclaimed Tom,

greatly elated.

"I do. We will start the ball rolling at once. As you propose to act as captain and pilot on the boat for a while it will be necessary for you to get a license. You will have to go to Rockland and stand your examination. As you have no time to lose you must apply when you go there to secure the option on the steamboat, which will be to-merrow. You want only a limited license, cov-

ering Barport harbor and Saco Bay. Your connection with the Coast Survey ought to smooth the way for you."

"Yes, sir, I guess it will."

"In the morning I will give you my wask for \$1,000, and we will go to my lawyer and have a contract drawn up. While that is being done you can get the check certified. Then you will take a train over the B. & M. to Rockland, returning to your home by the Short Line. You will come over here on Tuesday morning's land and pattern expension go over the Jenny Lind and give her a thorough examination. If their report is O. K. I will buy her for cash. Then we will proceed with our other arrangements."

Tom was tickled to death over this solution of what he considered the largest odds against him, and he already saw, in his mind's eye, the new

hoat in operation.

CHAPTER X .- Preparations.

Mrs. Somers, and particularly Madre, wondered at the long interview between the master of the house and his young visitor. It was after a ne when Mr. Somers and his guest appeared in the sitting-room.

"Dear me!" pouted Madge, "I thought you two never would think that mother and I were just dying of cumui. What have we done to deserve

this neglect?"

"Nothing, my dear," said her father, with a good-natured smile. "Mr. Baldwin and I have been considering a very weighty business matter which could not be handled in a moment. Now that we have reached a satisfactory arrangement we will endeavor to make up for our failure to consider your feelings."

"Come and sit beside me, Mr. Baldwin." said Madge. "You owe me a whole lot of attention, and I insist on you doing your best to make good."

"Certainly, Miss Somers. Anything you say is law with me," said Tom, seating himself beside the charming daughter of the house.

"Really. I ought to feel highly gratified to feel that my influence with you is so potent," laughed

the merry girl.

"What shall we talk about? Now that you have me under your wing I think you ought to lead off."

"I would prefer to listen to you. You are a prodigy of courage and smartness, and naturally anything you say is sure to be clever."

Can't we cut that out for the present, at eny

"Then say something interesting. You will find me a good listener."

"How have you been putting in the day?"
"Would it really interest you to know?"

Tom said it would, so she told him, and so the evening passed, and at about eleven he was shown to his room by Mr. Somers. He passed the next day mainly in Madge's society, and he found the young lady's vivacity very exhibitating. Though she was a girl of many moods, slipping from one into another without warning, he decided that, on the whole, she was a mighty line young woman

After the dinner that day he and the merchant had a short conference in which some minor particulars were discussed and arranged. Monday morning came and found Tom ready for business. At eleven o'clock he left Centerport by a

B. & M. train, en route for Rockland.

A telegram to Mr. Freelove had apprised that gentleman of his coming and the gentleman was awaiting him at his office. Tom submitted the contract for his approval. It was satisfactory to the owner of the Jenny Lind, and was signed in cuplicate. Tom then handed him the certified check. The money was to be returned, and the sale declared off, in case the boat did not come up to the mark guaranteed. Before he left for home Tom filled out his application for the position of a limited pilot. He was told he would be notified when to appear for examination. That evening there was a meeting of the town council, and Tom made an application for the lease of dockage facilities at one of the wharves. He was obliged to state for what purpose it was to be used. He wrote in "steamboat."

His request was granted at a stated quarterly rental, to be paid in advance. Next morning he took the boat for Centerport and reached that place at ten. He found Mr. Somers at a temporary office he had secured till his regular quarters were ready for occupancy again. Tom made his report, which the merchant regarded as satisfactory. He received the first quarter's rent of the Barport wharf in bills, and paid it to the town treasurer next morning when the contract for a year's lease, subject to renewal on the same terms, was signed. In a few days two experts visited

the Jenny Lind and went over her. Their report agreed that she measured up to the guarantee, and that she was worth more than the price asked. On the strength of that, Tom visited Mr. Freelove again and completed the purchase, the boat to remain at her mooring in charge of the watchman till called for. Mr. Somers see ired docking rights in Centerport at the same wharf used by the Utopia. A competent engineer was secured for the Jenny Lind, and the necessary deck-hands and other help engaged. A shed was put up on the Barport wharf for the protection of freight, and a similar one at Centerport. Signs were painted for both places, but were not put up, that being left till the last mement. Tom was called before the examining beard, and though he would have falle i to pass as a regular pilot be get his certificate cevering the waters of Barport herbor and Saco Hay, said document being subject to revocation in the event that a complaint, sustained by evidence, was have against him of incorrectency.

He immediately notified Mr. Somers that he would have the Jenny Lind brought to Barport right away, and that the opposition line between Barport and Centerport would begin active operations on the following Monday morning. A standing advertisement was inserted in the papers of the two places announcing that the Jenny Line, on and after Monday, May 29, would make two daily trips (Sunday excepted) between Barport and Centerport. Neat circulars containing particulars were sent around to all the merchants of Barport and circulated in Centerport, where they

Violated the most good.

Posters embodying the same were stuck up in prominent places in both towns, and Tom supplied the editors of the various Barport papers with facts explaining how the new steamboat line could make the trip between the two places in half the time taken by the Utopia. The posters were headed: "Take the inside route!" Then followed: "You will have time and money by taking the fast steamboat Jenny Lind between Barport and Centerport. Running time only one hour. Round trip, 50 cents: Freight taken on the wharf at greatly reduced rates. Morning boat leaves Smith's Wharf (Barport) at 8 a. m." Then followed the rest of the time-table. "Tom Baldwin, Manager."

We venture to say that these various announcements carried some consternation into the camp of the Barport Steamboat Company. The idea of anybody else venturing to establish an opposition line to their own monopoly had never been dreamed of by them. As the steamboat company was only able to pay a one per cent. semi-annual dividend on its stock, after an existence of three years, it was not considered at all likely that anybody else would embark in the business. If the established company made so little with passenger and freight rates at top figures, how in creation was this new line to keep above water at cut rates? President Jones declared it was preposterous-it couldn't be done. He was intensely angry, however, because he judged that his company was bound to lose some patronage while the opposition lasted, which he figured would not be for a great while, and the result of this would most likely be the passing of the December dividend.

This, however, didn't worry him as much as it would the stockholders, for he collected his salary as president and manager whether the company made a profit or not. With that comfortable reflection to console him he lay back to see how the new line would start off. Tom was a mighty busy boy these days. As the pushing manager of a business enterprise in which he had great faith, he hustled around among the shippers like a good fellow. He had only a few days in which to give impetus to the new enterprise, but in that time he left not a stone unturned to get results. He regretted the necessity of being obliged to act as captain and pilot of the Jenny Lind, which would take an the greater part of his time as soon as the boat began her trips, but there was no getting out of it. The entire success of the enterprise depended on his skill, and his special knowledge of the inside course. It was absolutely necessary, however, for him to have an assistant managerone who would keep the ball rolling while he was on boat duty. He must have a hustler, and he must get him cheap. Although he knew he had all the financial backing necessary to keep the enterprise moving, he did not propose to take any more advantage of Mr. Somers's kindness than he could help.

As the case stood the Centerport merchant was virtually the owner of the new line, which was not Tom's idea of things at all. Nor, indeed, was it Mr. Somers's idea, either. He was simply acting as the "argo" of the scheme to challe the by to work out his own plans. If the entire rise proved a failure he expected to shoulder whatever less was incurred but Tom's optimism and ener-

retic handling of the project from the very start persuaded him that the word "failure" was not in Tom's lexicon; and, as a matter of fact, it wasn't. Tom was merely a boy in years; in all other respects he was a man chock full of that vim and aogged perseverance which ultimately wins success in spite of the odds he had to overcome.

In other words, Tom was a perfect specimen of American goaheadativeness—the quality which has placed this country on the top of the heap. Tom had a long talk with his friend Will Webter, and having area ent that young man's enthusiasm in the project he hired him provisionally as assistant manager, to carry out his (Tom's) plans, and inject the best of his own business energy into the enterprise as well. Tom also hired a temporary helper in Centerport to advertise and boom the new line there. By Saturday night all Barport had heard about the new steamboat line, and a good part of Centerport was equally well informed about it.

Three-quarters of the Barport merchants who did be in the new boat, for Tom had convinced them that the project had ample cash backing. In fact, the name of Mr. Somers was as good a recommendation as he could wish for. He was the biggest merchant and manufacturer in Centerport, and everybody knew what his standing was in the business world. As most everybody was familiar with the fact that Tom had saved that gentleman's daughter from a terrible death, no one wondered why he had the merchant's backing

In fact, most of the shippers believed that Mr. Somers had gone into the steamboat project as a business proposition that embraced other plans in the future. President Jones remained in ignorance of the hustling tactics adopted by Tom to capture the business of his company right at the start. Having satisfied himself that a mere boy was the active manager of the opposition, he shook hands with himself in the privacy of his office and chuckled. He told his friends that the new venture would go to pieces in a month, if, indeed, it lasted that long. When told that Mr. Somers, of Centerport, was backing the new boat, he sneered.

ress?" he said. "Has he any time to devote to it? He is received aughter's life. In my opinion has presented the young man with some mone to try his lack. When the money has been sunt throw up it shall and quit. The boy is a fool. He should have put the money in bank and gone to work for somebody."

Such was President Jones' complacent view of the situation, which he impressed upon such nertous stocki o'ders as called upon him to find out how he took the opposition, but it wasn't long before he had good reason to change his sentiments.

CHAPTER XL-A Triumphant Beginning.

Torn had invited Mr. Somers, his wife and daughter to make the first trip with him, and to do this they left Centerport early Monday morn-

ing in a steam launch, which easily carried them through the strait and over the shoals up to the Barport wharf (Smith's), from which the Jenny Lind was to take her departure. They had time for a hasty breakfast at a restaurant, after which they went on board the new steamboat ten minutes before her advertised time of leaving. They found Tom there and about forty passengers, more than twice the number the Utopia carried usually.

Half of these passengers were taking the trip out of curiosity, and for the sail, as it was a fine day, and because the fare was only a quarter. Before the boat left twenty more arrived, so that the Jenny Lind was crowded, for she was not a passenger boat, though she had a handsome little cabin, accommodating easily about fifty. Quite a bit of perishable freight had been loaded aboard, for Will Webster had captured the custom of the farmers in the neighborhood by the assurance that their stuff would be landed in Centerport an hour ahead of the old boat, and at a freight rate which would add to their profits. Tom shook hands with the Somers family and took them up to the hurricane deck, where he had provided seats for them beside the wheel-house.

"You have a splendid day for the beginning of

your business," said Madge.

"Yes, I take that as a good omen," replied Tom.
"The sun shines upon my enterprise, so let us hope that it prophesies prosperity to come,"

"You have a tremendous lot of passengers," said Mr. Somers. "I never saw half as many

aboard the other boat."

"The novelty of a new boat, the inside route and the quarter is the attraction which has drawn them, but we can't expect such a bunch to continue regularly."

"One would think it was an excursion party,"

laughed Madge.

"That's right," said Tom, "but you must excuse me, for I'm full of busines just now. It is nearly time for the boat to start. I am to get away promptly on time. Having advertised to do certain things I must keep my faith with the public. I believe that is one of the secrets of success."

He hurried away. He cast a glance over at the Utopia at the adjacent wharf. Not a solitary passenger could he see aboard of her, and very little freight was in sight. Captain Bagley and his pilot were standing near the wheelhouse looking over at the rival boat. Both steamboats left their wharves almost at the same moment. The Utopia pot away first, but seemed in a sailly sign steam the Utopia forge. This is beat the line and the starboard toward the Utopia, but that boat he starboard to ward the Utopia, but that boat he starboard to ward the Utopia, but that boat he starboard to ward the Utopia.

"I'll give them my wash in a few rarutes," said Tom, with flashing eyes.

He headed the Jenny Lind across the hard rand rang for full speed, whistling down to the engineer to drive the loat for all she was worth. The effect of his orders was soon apparent. The Jenny Lind ran away from the Utopa, which was taking a diagonal course with the view of a tring her off again when she turned. As it was tide, Tom had his choice of several channels, but

he used only the deeper one, through which he passed before the Utopia was anywhere near him. The Jenny Lind entered the strait long before the Utopia reached the mouth of the harbor, and she ran up to her wharf in Connecticut in exactly fifty-five minutes, at which time the rival boat was not even in sight at the entrance to the bay. The initial trip was a great success, and Tom was the recipient of many congratulations. The passengers had enjoyed the inside sail immensely, the day, of course, contributing largely to their pleasure. The Utopia reached her wharf fifteen minutes later, which permitted her only a stay of three-quarters of an hour, but as she had little to unload, and not a whole lot to take on, it didn't greatly matter. Both boats left for the return trip at the same time, but the captain of the old beat tried no more funny busines. The Jenny Lind carried twenty passengers back and considerable freight. The Utopia was comparatively empty. Tom landed his passengers and freight promptly at noon in Barport, at which time the Utopia was making her ocean curve and was not in sight. As soon as Captain Bagley landed he rushed off to the president's office to acquaint him with the state of things. Had President Jones been up to snuff he would have gone down to the wharf at eight o'clock and seen with his own eyes the final send-off his rival got. As he had no idea that the Jenny Lind would do anything much, he did not trouble himself to do so, but later on he heard that the freight by the morning boat was unusually light for a Monday. He didn't learn that the new boat was crowded with passengers, while the Utopia carried none, till Captain Bagley burst in on him with the news. Then he began to say things. When he had relieved his feelings he felt better and told the captain that, after all, it didn't matter.

"The new boat is going up like a rocket, in a blaze of imitation glory, but she will come down

like a stick," he said.

"Perhaps she will, but I don't like the look of things," said the skipper. "This new boat not on't has the alvantage of the strait under that your monkey's guidance, but she's a whole lot faster than the Utopia. I'll bet she could beat us by thirty minutes if she took the outside route."

take the Utopia over the shoals and through the strait. We must meet the opposition as far as we can. It will never do for them to beat us by a whole hour. We'll lose all our business."

"We've lost a lot of it already," said Bagley.
"I don't believe I'll carry three passengers over

this afternoon."

"There's not much to be expected of passengers, anyway. I'll got posters out amouncing a reduction of the fare to a quarter. I guess we can

afford to carry them for that."

"It would pay you to take them for nothing in order to beat the opposition. If you don't take don't to beat the opposition. If you don't take it. I'm the cap. All the tree will be at."

from: "I lope we wen't have to cut our rates on impiging. If we are driven to do that the stock-hallers will have to whittle for their small dividend."

"We will have to do something, otherwise, take it from me, we'll both lose our jobs. You have the most at stake, for your job is a fat one. I have to work hard for my money," said Captain

Bagley.

"What's that? You have to work hard and you call my important position a sinecure? Confound your assurance! Get out of here! Do you imagine because you're a distant relative of mine that I will permit such freedom of speech from you, sir? I am a gentleman, remember, while you are an employee of this company. I am keeping you in your position. I have had lots of complaints about you from passengers and others. It I gave them the attention they probably deserve I'd have discharged you long ago. Do you understand?" cried Mr. Jones, angrily.

Bagley, in a rage: "For two cents I'd shake your old tub right now. I don't believe the Utopia will be running three months from now. That young Baldwin is a hustler and full of grit. He's going to make you hump to do any business at all."

Thus speaking, the skipper left the room. The Utopia didn't do much better that afternon. She carried some freight, but not a single passenger. The Jenny Lind had thirty aboard, most on pleasure bent. Next day posters all around the Utopia's wharf announced that the fare had been reduced to a quarter each way. Nevertheless, the new boat carried all the passengers and most of the freight. All the farm produce was carried by the Jenny Lind. With comparatively small expenses, compared with the steamboat company, Tom's books already showed a profit at the cut rates. As the company was dropping money every day, the president had to make a cut in his freight rates, but it was like drawing a tooth to do so. This concession didn't do him much good, for Will Webster kept flitting about among the shippers, getting new and holding the first custoners line. Tom's business methods were knocking the old line silly. At the end of the first week Ton. had the steamboat company beaten almost to a standstill, and President Jones was in a terrible funk.

CHAPTER XII .- Conclusion ...

Tem stroped the roots of the root in a larthing the allivance of the main rate a bat more. Howes going to mile a congret to f forty cents when he saw the cilline con the or "-half, but as soon as he saw that he prothe pre- received a mile of that, he can not be to On hattiplay afterest, daily the to ... that the Jenny Lind pearing I at her man: . Continuent, Tom called on Mr. Somers with balance s'emi of i amilis into a and a last trip lack to Barport. He had down all the expenses incurred up to data, i cities was date. If also cargo i was a work's portal of deckage rivid. they their ball cores this lattery paid for three months in advance. Throwing off the special expenses which would have to be met as soon as this a setting dome, the statement showed a posit. He had carried nearly (10) parsengers, receiving rearly \$ 1 in fare. The end line seldom had carried over 200, which netted til

company \$200. It cost no more to carry 600 than 200, Tom argued, but President Jones argued that it was better to carry 200 at \$200 than 400 at \$200, for only during the summer did the Utopia carry more than 400 during a week. Tom had nroved, to his own satisfaction at least, that the steamboat company might have carried 500 or 600 during the spring weeks if the fare had only been fifty cents for the round trip. Within a month he was satisfied the boat would be earning a handsome profit, for the summer travel would then be on. He had plans in his head with regard to the summer colony at Barport. His purpose was to institute a Sunday afternoon trip around the harbor and out to the ocean at fifty cents a head. He believed that this would turn more money into the treasury. Tom was satisfied that Mr. Jones had lost the chance of his life. What he might have accomplished was no longer possible with such a young hustler in the field as Tom Baldwin. Tom had other schemes, too, to make money by the boat, but they would develop later. He did not care to bite off any more than he could chew. He had his hands full now in working his way to the front. When he got established at the top it would be time enough to look around for fresh laurels. The poor fight the steamboat people put up against him during the initial week encouraged Tom to hope that he had the company on the run. During the second week Tom more firmly intrenched the new boat in the opinion of the Barport public, and he began receiving more support from the Centerporters. The Utopia was now running at such a loss that President Jones began to see his salary in danger of a substantial reduction. This was hitting him in a weak spot, so he got more active. He reduced freight rates to the same point as the new line and secured a man to pilot the Utopia across the shoals and through the strait. He advertised that the steamboat would take the short route going to Centerport and the outside route coming back. Why he divided it up this way puzzled Tom, for the boy could see no sense in it. He wondered who had been found who could take the Utopia over the short route.

By personal endeavors and the assurance that the short route would be followed, President Jones got some of his shippers back, men who were friendly toward him, and had no objection to throwing their trade his way, a'l things being equal. Will Webster found out who these people were and Tom immediately reduced the freight rate on their line of goods. Will called on them with the new schedule and got half of them to come back. With the beginning of the third week the Utopia started to cover the short route. The Jenny Lind beat her to the shoals, went through the strait ahead and made her wharf on her usual fast time. Tom kept an eye out for the Utopia in his rear, but she did not appear.

"I'll bet she's landed on the shoals, for the tide

is low," he ther girt.

Tom went uptown to attend to basiness and got back close to deven to take his boat back. The Ut pia had not yet reached her wharf, nor was there are sign of her in sight.

"She's stuck, all right," grinned the young steamboat manager and pilot. "I suppose it will be ga'l and wormwood to Captain Bagley's soul to see me go by on my return trip."

Tom rang the bell to start and the Jenny Lind started for the strait. The boy was confident he would find the Utopia stranded on one of the shoals when he got through the strait. He was mistaken in this. Something worse than grounding on the shoals had happened to the Utopia. Her new pilot had successfully carried her through the main channel, but he was not so successful in going through the strait, where he had water enough. He managed all right till he struck the difficult problem of working out past the island into Saco Bay.

His knowledge of centrifugal force as demonstrated by a steamboat making a sharp turn was not equal to Tom's, who had studied the thing down under expert advice. He took the turn too quickly, and then the Utopia's stern swung around and hit the island with such force as to stave in her side. She filled and her stern sank in the channel, her furnace fire was put out and she lay there a wreck, to some extent blocking the channel. Thus Tom found her when the Jenny Lind

came up through the other channel.

There was just room enough for Tom to execute the counter-maneuver which would carry him into the strait, and he could not stop to render his rival any help until after he had made the turn. Then he sent a boat to the Utopia and took off Captain Bagley, the pilot, the crew and three disgusted passengers. Then he went on his way.

"How did you do it?" Tom asked the pilot. "It's

easy enough if you know how."

The pilot said he didn't know how it happened, and didn't like to speak about the matter. When President Jones heard the news he simply went frantic. He abused Captain Bagley like a pick-pocket, with the result that the man demanded what was coming to him, got it and quit the company for good. He didn't lose anything, for the company went out of business then and there, leaving Tom master of the field.

We wish we had the space to describe how Tom built his steamboat line up into a money-making enterprise far ahead of the record of the old company, but we must stop here, and it is proper we should, for we have shown that his grit and hustle made it possible for him to win success by brush-

ing away the odds against him.

Next week's issue will contain "A BOY WITH BRAINS; or, A FORTUNE FROM A DIME."
(A Story of Wall Street.)

SALT IS IN THE OCEAN

It has been figured that if the salt of the ocean could be removed it would make a layer 400 feet thick over the earth. It is interesting to know that many of our scientists believe that the ocean was originally find a process of evaporation, writes Bradley Jones in National Marine.

Only fresh water forms steam. In the common practice on steamers at sea of making ocean water potable by distillation, the brine is heated and the water evaporates, leaving the salt behind. The steam, being condensed, is pure, fresh

water.

CURRENT NEWS

TWO CROPS OF POTATOES

Walter Vaught, who lives near Roggstown, Shelby County, has dug two crops of potatoes from his garden this year. In the summer he dug seventeen bushels, leaving the smaller potatoes in the ground, which he ploughed in. They took root and started to grow. Vaught became interested and cultivated them. Later Vaught dug thirty bushels of potatoes.

Enterprising small boys in the vicinity of Jamaica Bay sloughs, New York, are reaping a harvest of cattails. They sell the down as stuffing for pillows and sofa cushions, making enough money by their transactions to see all the movies of their neighborhood and also keep their stocks of chewing gum well filled.

Chicken or duck feathers are the standard suffing for pillows. Down from geese is said to be the best, but the Jamaica Bay lads insist an expert cannot tell the difference between a cattail pillow and one made from the finest goose feathers

BOY GETS FIFTY CENTS PER MONTH FOR

Thrift Magazine tells an interesting story of the father of a 10-year-old boy in New York who was besiefied by his young hopeful to buy a certain plaything amounting in value to \$100. Day after day the father was coaxed, cajoled, and threatened. He put up numerous defensive arguments that were brushed aside with scorn. Finally the father said: "Son, which would you rather have, this toy or 50 cents a month as long as you live?"

The boy chose the 50 cents a month for life. The father invested \$100 in a gilt-edged security yielding six per cent., and the boy was given a lesson in thrift and the value of money that will be of untold value to him as long as he lives.

200 SQUARE MILES OF GOLD CLAIMS STAKED

The district from Kirkland Lake to Larder Lake is not socially titled. Twenty-five miles in length, five miles in width, it is doubtful if in all the mining history of Canada such an extensive block has been taken up in mining claims. Smaller patches have been staked around the large block, so that altogether in this gold district between Kirkland and Larder two hundred square miles are in the hands of mining companies and prospectors. The activity in the neighborhood of Larder Lake was caused by the splendid posults obtained by Brown Reserve in the Costello vein.

COMING! COMING!

In "Mystery Magazine" No. 100, Out January 1, 1922

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WATCH FOR No. 100-OUT JANUARY 1

Daring Dan Dobson

-- OR --

THE BOY WHO BEAT THE MOONSHINERS

By GASTON GARNE

(A Serial Story.)

CHAPTER V .- (Continued.)

Dan gave an exclamation of surprise.

"It is surely a sign of a pathway, Zach. Yet it looks as though it were not used very much. It must be a secret way—with those two or three little chops along the bark to catch the eyes of wise ones."

"Ye've got it, Dan. That's a moonshine sign.
Do you see the three little chips off that big tree

trunk back in thar?"

Dan did not see it; he had not had the woodland training of old Shank. But when he dismounted and led Starlight toward the signs, he made out three.

"That's a reg'lar sign for moonshine," said Zachary. "It means that thar's the place ter

watch out fer ther guard."

"Well, if they are running that sort of thing there the sooner we find out about it and put it out of operation, the better for everybody concerned."

"Every one concerned exceptin' yerself an' me, and some dozen other folks, includin' yer pap and yer mother, and the rest of yer family! Take warnin', son—it ain't no time fer ye an' me ter buck this moonshine business single-handed like."

Dan looked earnestly at the old guide.

"I know you are not afraid, Zachary. My father has told me about your catching wildcats with your bare hands, and of the way you've lived through a dozen or more feuds yourself. But what is your idea about letting this wicked practice go on? You know, I've been sworn in as a deputy sheriff since my eighteenth birthday. I have the right to arrest these men on my own complaint, and hale them to a justice for trial. I've sworn to keep the laws, and here is the chance for me to keep my oath. It would be wrong not to."

"Yer in the wrong pew, in yer thirkin', my we him wit there people when we need 'em. But they an' their families will be livin' on this me piece of country when you are' I are in our wes. So let's take it slow."

ren acquirerd at her.

You are right. I'll be as calm as a cucumber. It whe there will be writting turn up to give a little excitement, without having to use these auting irons, Zachary. If wishes were houses, lagars would go riding, wouldn't they?"

Now, it was a curious thing which happened

just then.

One of these funny combinations of queer oc-

in life; when it seems that a person was accidentally predicting things.

For in the first place, a little excitement did

turn up within sixty seconds.

In the second place, the wishes happened to be

very much akin to horses.

For even as he spoke there was a sudden scurrying of horses' hoofs behind them along the road over which they had come.

"Gosh!" exclaimed Zachary Shank.

"Whoa!" cried Dan Dobson.

He espied a pony coming desperately down the trail—for the road was no more than that in this rough stretch of country—and on its back was the figure of a girl.

She was trying her best to hold the animal within check.

But it seemed useless.

On it raced, and Dan looking ahead at the turn around the bluffs half a mile in advance, knew that unless the runaway animal was slackened up it stood a very good chance of throwing itself and its fair rider to death over the rocks.

"Whoa!" called Zachary. "Hold on thar!"

"Calling won't help now," muttered Dan, as he leaped upon Starlight's back. "I've got to lend a hand, sure enough."

He flicked his horse with his riding crop in all particular way which the intelligent animal knew

meant "busness."

No spurs were ever needed with Starlight.

Dan had raised the horse from a colt, and been

its only rider in all that time.

The animal loved him devotedly, and now in the dire need of the moment understood, as the other horse came racing down upon them, what was needed of it.

It sped along, in the same direction as the run-away, not needing Dan's guiding hand on the reins.

The runaway had terrible speed, but Starlight's ability to race brought the two of them alongside before the other horse had really passed them.

"It's not too late!" breathed Dobson, thank-fully, as he leaned forward.

He tried his best to snatch the dangling rein. This was the cause of the runaway, as he could now discern—the girl had lost the bridle, and the headstrong pony had taken matters into his own head entirely.

She was a splendid rider to have kept her seat upon the runaway's back so long.

Dan called out, soothingly, to her steed.

"Whoa, there, easy up, whoa!"
But words were of no avail.

The animal plunged on madder than ever.

Dan suddenly caught the swinging rein, and he gave it a vigorous yank which nearly pulled him off the back of Starlight.

Crack!

The pony had jerked away, and the rein proted at some weak spot, dipping through Dan's hard with a speed which left a blister on his palm.

They were getting closer and closed to the bad bluffs along the roadway.

(To be continued),

FROM ALL POINTS

PETRIFIED MEN IN CAVES

Dr. 'Alec Hardlicka of the National Museum, Washington, has visited the Luray Caverns, Virginia, for the purpose of examining and removing certain bones, inclosed in stalagmite, which were believed to be human. After considerable difficulty the entire deposit containing the bones was taken out in pieces which showed the remains of most of the parts of a human skeleton, but no trace remained of the skull with the exception of a portion of the lower jaw. The specimens have been given to the museum for further study.

FIND PRISON STOWAWAYS

John Fichera, Paolo Orofino and Peter Castiglione, all sentenced to Auburn Prison from Rochester, who stowed away the other day in the prison, were found hiding under a pile of scrap iron in one of the shops. They had dug a deep pit, supplied themselves with food to last two weeks, and with stilettos made from knives taken from the prison mess hall erected a roof, over which conferedates among the prisoners had piled the scrop iron. They evidently planned to stay there until the prison officers believed that they had gone over the wall, after which they would reappear in the night and make good their escape.

Fichera and Orofino are both murderers, serving 20-year sentences, and Castiglione is serving not less than two years for assaulting an Italian

girl.

A recent order, by which all persons having a waist measurement of more than 33 inches, are until further notice, excluded from the Crystal Caverns, one of the famous attractions of the Sequoia National Park, California, has its explanation in a recent accident of curious nature, says Popular Mechanics. A man of more than average girth attempted to enter the cave, which is reached through a narrow crack between the rocks. He succeeded in pushing in, but reached a point where he could neither go ahead nor turn back, and was held a prisoner between the rocks.

enough the days with at fool, he had lost enough to the collect ranges to free ling by discipling away the rocks around him. The collect the rocks around he hiddently to be widned as as it at.

\$1 - J.ETT ON DEPORT OF YEARS IS NOW

Savings account or pay for a Treasury Savings

Stamps, with a lew nicke's added, or a postal savings deposit, can be converted into a Treasury Savings Certificate, paying \$25 at maturity. These Savings Certificates are also sold in maturity denominations of \$100 and \$1,000. They yield interest at 4 per cent., compounded quarterly, when held until maturity, and can always be converted into cash on short notice at more than their original cost.

Chauncey M. Depew, erstwhile United States Senator free New York, 100 . in a Peckskill, N. Y., savings bank in 1860. It was his first \$100. Maybe Senator Depew found, as many do, that the first \$100 proved to be the hardest. Anyway, in spite of strenuous temptation, he refused to draw upon that \$100, and, as a result of later prosperity, finally forgot about it. Not long ago Senator Depew entered the Peekskill bank to greet some old friends and they reminded him of his "nest egg.". On computing the interest it was found that the original deposit of \$100 had grown to \$800, and owing to the long period in which it had lain undisturbed had achieved the distinction of being known as the bank's star account.

"Mystery Magazine"

SEMI-MONTHLY

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Each number contains Four Stories of the Best Films on the Screens — Elegant Half-tone Scenes from the Plays—Interesting Articles About Prominent People in the Films—Doings of Actors and Actresses in the Studios and Lessons in Scenario Writing.

HARRY E. WOLFF, 166 W. 23d St., New York

Condemned To Be Shot

By JOHN SHERMAN

At the close of the Civil War, I, like thousands

of others, found myself bankrupt.

Mexico promised fair, and so, gathering together what little money I could, through the kindness of a few friends, I turned my face thither, and, after a while, located in the lovely town of Parras.

Here I opened "shop" in an unpretentious building, and hanging out my sign, resigned myself

to await events.

At that time Maximilian was struggling to establish his empire, and though the French troops had not yet penetrated into this secluded spot,

yet the country was greatly unsettled.

Under ordinary circumstances a physician is regarded in Mexico with almost as much veneration as are the priests, but at the time of which I speak, nobody was safe for an instant if he ventured, ever so little, outside the immediate limits of the town.

Of this I was made aware, and repeatedly cautioned not, under any circumstances, to be per-

suaded to ride into the country.

One evening, some six months subsequent to my arrival in the place, I was seated at my office door, content with myself and all the world, for business had been good, when I was abruptly aroused from my reverie by the sound of horse's feet coming down the narrow street at a rapid gait.

I glanced up in time to see the horseman pull up and dismount, and immediately after approach

where I was seated, hat in hand.

He was a diminutive specimen of a lepro, though with a countenance much more intelligent than is usually found among that class.

He had come for me to visit a neighboring beinder, the property of a rich planter, who only child, a young girl, way lying desperately ill with one of the terrible fevers indigenous to that country.

The place was some three, or, perhaps, four miles distant, near the foot of the mountains.

I at first flatly refused to go, but, finally, overcome by the messenger's pathetic account of the young girl's suffering, the father's grief and the promise of a heavy fee, I gave in, and ordered my horse out.

A brisk ride of an hour brought us in sight of the long, low white building, and as I rode up I discovered, standing upon the veranda—as though impatiently awaiting my coming—a fine-looking old gentleman, who instantly seized upon my hand, and dragged me within the house.

I found the patient—a beautifu! young gir! just budding into womanhood—hovering between

life and death.

Before leaving the bedsite I amounced to the delighted father that his child would live.

I haver saw such gratitude, such perfect happiness expressed by anyone, and when I turned to depart, he would bear of reseach movement.

"The road was not safe," he said, "and I must wait until morning, when he would send two or three of his people to town with me, as a body-guard.

The night passed quietly, and after a magnificent breakfast next morning the old don permitted me to depart, first exacting a promise that when more quiet times should come I would often visit him.

I finally got off—bearing with me a good round sum as a reward for my successful treatment of the invalid—but not by the same road by which

I had come.

Under guidance of the lepro who had come for me the day before, and guarded by two wellmounted Mexicans, we struck into a blind path leading along the foot of the range, evidently with a view of dodging any chance band of outlaws who might happen to be in the neighborhood.

But, if such was the old don's calculation, he made a woeful mistake, for not more than three-quarters of a mile from the hacienda we were brought up all standing in the middle of the trail by a harsh command to halt, proceeding from the chaparral on the left of the road.

Immediately my cowardly guard threw down their arms and incontinently fled the field, yelling

at the top of their voices.

A moment after I was surrounded by half a hundred wild-looking fellows, the chief of whom rode up to my side and began plying me with questions.

These I cut short by pulling out the heavy purse the old don had given me, which I handed to him, saying that I knew that that was the best answer I could make, and as it was the only one of the kind I at present could use, I trusted they would receive it and let me go my way.

What the reply to this reasonable request might have been I cannot say, for at that instant we were interrupted by, first, a loud yell, then a crashing volley from half a hundred muskets, which made sad havoc in the ranks of the picturesque gentry; the whole followed by the ringing notes of a bugle sounding the charge, which was forthwith made.

It proved to be a scouting party of French cavalry, and in less time than I have taken to tell it they had put the bandits to flight, killing half a dozen or so, and capturing as many more, among them myself.

A fortunate change, I thought at first, but I soon had reason to think otherwise, and heartily wished that I was safe back into the clutches of

the mountain robbers.

In plain words, I was judged to be one of the band they had just dispersed, and it soon dawned upon my somewhat bewildered brain that I was in a fix.

A kind of drum-head court-martial was held on the spot, and in less than ten minutes the whole party, seven in all, were condemned to be shot.

In vain I plead and explained.

It was no use; not a man understood a word of English, nor I of French.

As a last resort, I got out my notebook, and drow on a blank page a rule representation of the American flag, and, pointing first to it and

then to myself, strove to make the blockheads trainstand that I was under its pretection.

They only leaghed, and, in sudien rage, I maked the book into the officer's face, and took my place in the condemned line.

A sergeant and twelve men were detailed, we with our backs toward the hill, the firing party took positions in front, and all was in readiness for the fearful tragedy.

I closed my eyes to murmur a brief prayer, and with them till closed I heard the first command, followed by the click, click, click, as the carbines were cocked.

But my strained ear caught another sound as well.

It was the faint hoof-strokes of a horse ridden rapidly.

The sound was heard by the others, too, and a momentary pause in the dreadful proceedings ensued.

The next instant a horse, panting with the exertion of his swift race, and ridden by an old man with the wing white hair, do hed into the opening, scattering the firing party right and left, and altogether producing the greatest excitement.

It was the old don whose daughter I had saved, and somehow or another I immediately felt that it was now his turn to save me, and that he would do it.

And he did.

In as few words as possible he explained, speaking French as flucitly as a native, who I was, and how I came to be in the hands of the cutlaws, and then, drawing a large, legal-looking document from his bosom, he handed it to the French officer.

The paper, whatever it was, produced a reinchaling change in the man's manner, who, in returning it, beaut to offer as many apologies as I and the old den chose to accept.

Well, I thus got away from both outlaws and French, and it made such an impression upon my will distant, in a silent a time as possible, I get away from the courtry, perfectly satisfied to continue with a massle ship, even though my peckets were in a fearfully emaciated condition.

STRANGE NEW ENGLAND TRIBE

The oldest people in Massachusett, or, for that inter it a this besid, in this country, are the backets, of Babeard City, near Taunton, a people whose chief peculiarities are their allinism, the result of many years of interfereeding, their analysis, and their manife for "swapping." a runnia that has resulted in many strange of interference.

One of the strang of the error, ted not so and in a more stringent supervision of the state of the time being elected when it brought to the attention of the state office.

In was the swapping by one of the Jacket patament of his wife for a horse. This patriarch, who had so induced his passion for trading that he had not ing left to barter but the clothes on

his back and his wretched hovel, made the exchange with a brother, handing over his wife for a horse worth about \$10. Within twelve nours he had traded the horse for another horse. Meanwhile the brother had taken the wife to Taunton and announced that he was perfectly willing to swap her for anything of equal value. At this point, however, the state officers stepped in. The brother's announcement had reached their ears, and they took both him and the woman into custody. Then the husband was located and informed that he would have to take back his wife and return the horse. He protested that the exchange was made in good faith and in accordance with the usual customs of his people, but his protests were of no avail.

Another instance of the Jackots' mania for swapping was when one of the trie, just released from the state farm, made his way to the grocery store of a man named Wilson, near the colony. The released Jackot had only his swapping instinct and his clothes and a desire to purchare something. While Willen went into another room to draw molasses for a customer the Jackot entered into a barter with some of his former associates who happened to be present, and when the astonished proprietor returned he had sold for \$2.40 every stitch of his clothing and stood, a leastess Adam, in the center of the floor. Wilson expostulated, but the trouserless jacketless Jackot was unperturbed. He demanded a barrel, "allowing" that with a barrel as covering and his \$2.40 tightly clutched in his teeth he could make his way back to his kinsmen. The barrel was freely given, and the last the grocer saw of the Jackot he was making his way toward Boxboard City, waddling along with a sort of rotary motion.

The Jalicts do not have much traffic with the world out the their little kingd m. Carout when it comes to here swaining of bartering of some sort. When a stranger appears in their village most of the adults take to the shelter of their cabins.

The children are a bit more friendly or curious, and the visitor has an opportunity to inspect their albinism—their chalk-like skin and hair and their pink eyes.

The Jackst are a shiftle but and their standcall of manuly are not of the Light to The e was a first a low into a low life ers, given as and dampter and which has been a children lead to their to be and y. Marriage from as were plantify an union on quantity and the trading of government to impossible.

The history of the Jackets dates back as far as the war for independence, when a Frenchrist named Jacet settled at Freetown, Mass., with his large family.

"Mam as, this paper say that cattle when with other cattle of remain fatter better than when kept alore." "Yes, my chail. I alors that is right." "Well, mamma, we must be like cattle." "Why, what do you mean, chalif." "We always have more to eat and eat more when we have company."

Weekly

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INTERESTING ARTICLES

PIGEON BREAKS RECORD

A pigeon from the Government's loft at Beltsville, Md., delivered a n.e. the from Mayor Thompson of Chicago to President Harding in sixteen hours' actual flying time for the 6141-2 miles, breaking all former records.

SQUIRRELS STORE GOLF BALLS

Ontario squirrels are apparently mistaking slining in the final according to the first tenth of the squirrels' caches revealed fifty more lost balls.

NOT SO SIMPLE

With a bashful smile on his honest, simple face, a countryman walked into a second-hand clothing store in New York and said:

"You remember that coat I bought here yester-

day for \$5?"

"Yes; but I never take back anything when

on sold," said the dealer quickly.

"Oll, that's all sight," repl. I the customer. "I only wanted to tell you that I found a \$50 note some up in the lining. Perhaps the owner ray call for it."

taring the note. "You are an honest man; here is \$5 for you as a reward. That will be all right."

And by the time the dealer found out that the rate was a courterfeit the simple-minded lad from the country had vanished.

GOLDFISH IN BROOKLYN SUBWAY

Nobesity would ever expect to find goldfish in the subway, but they are there. If sceptic doubt this take a trip over the Atlantic avenue stattion of the Interborough and see. Moreover, it is doubtful whether the thousands of passengers who pass that point daily are aware of the aquarium that stands near the window of the signal state in at the north end of the central platform.

The Lar Island commuter had passed it many times before he noticed it. One morning he

caught a glimpse of it as the train speeded by. The following day he determined to investigate.

The aquarium is about two feet long and eighteen inches high. One of the men employed in the signal station who is a lover of outdoors

placed it there and tends to it.

"It is a rather odd place to keep an aquarium, isn't it?" he remarked. "Well, I like flowers, but I can't grow them here under the street. So I tried an experiment with goldfish and they are thriving in their subterranean atmosphere. Down here in the darkness away from the sunshine, these fish help me pass the hours away. They aren't any trouble and they give me many pleasant moments watching them."

LAUGHS

Old Lady—My little boy, do you smoke cigarettes? Boy—No, mum; but I can give you a chew of tobacco.

Customer—This egg is not what it should be. Waiter (absent-mindedly)—New York is full of temptations, sir.

"The undertaker is very jolly this morning."
"Yes, three-hundred new doctors were graduated last night."

Bill—Well, as the old saying is, "Short skirts make the men look longer." Will—Yes, and the short girls look shorter.

"What's the matter with Brown's face? It's covered with court-plaster." "He's been taking lessons in shaving from a correspondence school."

The Prof.—I understand you have a postoffice position and have just been promoted. The Grad.—Yes, I used to sell one-cent stamps; now I sell two's.

Mother—I gave you a nickel yesterday to be good and to-day you are just as bad as you can be. Willie—Yes, Ma, I'm trying to show you that you got your money's worth yesterday.

"Is this called a fast train?" demanded an impatient passenger. "It sure is," answered the conductor, proudly. "Well, in that case, would you mind my getting off to say what it is fact

Mrs. Highmus—I'm a good deal worried about my nephew. He's getting to be a confirmed agnostic. Mrs. Gaswell—My sister used to be awfully troubled with that. She cured it with bone limiment.

"Suppose you had a dime," said the teacher, "and lost three cents. How much would—"
"Pardon me," interrupted the precise Boston youth, "but if it was a dime, I should have to get it changed first."

A FEW GOOD ITEMS

ARMY

Fifty-five British members of the Spanish Foreign Legion reached Madrid Nov. 19, on their way to England, having been released from their enlistments after a protest by the British Government. Eight of the men have been wounded while nine others of their countrymen are said to be in hospitals in Melilla. A few of the discharged men claim American citizenship, but fought during the World War as members of British regiments and later enlisted in the Spanish Foreign Legion. Several are Canadians.

RATTLESNAKE KILLED IN TRAP

Amandus Creitz of Steinsville, northwest of Kutztown, Pa., got the surprise of his life when he set a powerful steel trap to catch what he thought was a rat of unusual size and appetite, judging by the amount of food that was disappearing nightly from his cellar. One morning recently a rattlesnake was found in the trap, crushed to death by the heavy spring. Since then nothing has been missed from the cellar. sold to collectors, schools and museums. Women in the household entered and moved about the cellar every day while the snake was hiding there.

MOTH BALLS GOING UP

The lowly moth ball is rolling upward in value due to a scarcity of camphor in Formosa and is-

lands of the Japan group. Reports received at Seattle, Wash., Nov. 19, indicate that dealers in camphor in the Orient can offer but a limited quantity this year. There has been a strange disease killing camphor trees in Formosa, which for several years has threated the industry.

The Japaness Comment is spending large sums in an experiment with a view of combating the danger. The world's supply of camphor has

been from Formosa.

.

CATS' PIED PIPER

I with Part the Sheep head Bey, N. Y., for the ster has a following of cats as he pushes - continuently the realistics section on Friy nerring. The cats for blocks away hear and with cry of "Fre-h fi h!" or perhaps smell his cargo and come slyly through the streets for .. , at a delectable bit of sea food.

The first man g to a customer he clears in a les the film on the ground. This is the The is the neighborhood cat. Their part of e feast connists of the disearded leads and tails of flake and sea bass. Obtaining a prized por-. . . teats bre it for home to enjoy the repast, . . 'ctl. - ret o fortunate hang on the ped-'. l. 's and fell a him about until he Thally and a family mit them to profit on his

PUTTERFLY RANCH

in the intro ting and lucra-

LIFE IN THE SPANISH does not pay her so well as the chicken farm, which she also owns, it calls for less work, smaller equipment and nowhere near so large an investment. A few boxes, some bark, moss, gravel and earth form the whole outfit.

In the early days of her venture she depended upon finding the cocoons from which the butterflies and moths are hatched in the woods near her home, but for some time she has been breeding them on the ranch. Hatching boxes are man-

ufactured at home.

The great diffculty in the breeding of moths from home produced cocoons is that of keeping the caterpillars where it is possible to get the cocoon once it is formed. The moths lay their eggs on the bark of trees, on leaves and in other places. The eggs are closely observed until the caterpillar, which is the embryonic butterfly or moth, hatches. Then the caterpillar is placed on a tree branch until the cocoon has been formed. The latter is placed in the hatching box to remain until the moth comes forth, when the process is repeated. The moths are mounted and

BOTTLES BY MACHINERY

The bottle-making machine was born of necessity.

A French glass manufacturer was harassed by labor troubles in one way or another until at last he shut down his plant.

Then he set to work trying to devise a machine that would take the place of men in blowing

bottles.

It was not many months before machines were

installed and his work started again.

This was the forerunner of the American machine that is so nearly human that it can do its work better than men, and can make bottles for forty cents a hundred which cost seventy cents under the hand method.

The introduction of the bottle-making machinery exploded that theory, and when the manufacturer recites the advantages of the machinemade bottle over the hand-made, and adds that the number of bottles broken among hand-made ones was thirty per thousand, as compared with three per thousand, machine-made, he clinches his argument against the older method.

One of the boons of the new method is the fact that pulmonary diseases, which were very frequent among bottle-blowers, have been almost

entirely overcome by the new method.

Passing the blowing tube from lip to lip spread contagion, and the high death rate among glassblowers was attributed more to this than any one cause.

In the machines compressed air does the work that was hitherto required of human lungs, and the sick and death rates have both full if of ince the introduction of the muchine.

More than twenty-five factories are now turn-

ing out machine-made bottles.

THE NEWS IN SHORT ARTICLES

NUTS FIT HOLES IN TREES

While in California last winter the writer saw everal oak tree trunks pitted as if by smallpox. The holes are made by woodpeckers, and in every hole is an acorn placed there by squirrels. The nuts are so firmly imbedded that it is impossible to remove them with the fingers.

PREDICTS HARD WINTER

From the heavy fur found on bears last autumn it is predicted that this winter will be a hard one.

This season they are prophesying that the approaching winter will be unusually severe. The large t black bear killed in the Snoqualmie Forest Reserve for years was slain recently by Arthur Lenz near the right fork of the Snoqualmie River.

Bruin was feeding on late huckleberries preparatory to seeking his winter den. The animal weighed 550 pounds, of which 100 pounds was pure fat. The pelt, which possessed layers of fatty tissue, proved to be a thick coat of furry hair.

SMALL CHANGE IN FRANCE

There's plenty of small change in France again. Small change during the war was one of the most vexatious of the minor problems of life there. If you tried to buy a ticket on the Paris subway and did not have the right change you sometimes had to wait until the people in line after you had paid in enough to dange your bill. Small coins had a tendency to disappear, as they did during our own civil war.

Some remedy was provided in the issue on the authority of local Chambers of Commerce of inactional paper money. But this currency was pool only locally, so persons travelling had to be on guar auguinst it. Some want about with strips of postage atomps which they west more or less accessibility as small charge.

All this bother has come to an entinow in the recent issue of 300,000,000 francs in small change. The coins are not silver—but of metals curiously emiliase at of war monuments and medals, and of messkits and airplane engines, since aluminum and bronze are the metals used. They are issued as token money only, with the backing of the conduction of the co

BIG NATURAL GAS FIELD IS FOUND IN

A natural gas field with the notice production potentialities? has been uncovered in Northern Louis and, according to a report made public in New Orleans, Nov. 20, after an investigation by engineers of the Federal Bureau of Mires, conducted for the State on request of Governor Parker.

A paractive area of 212 page relies, or, and 470 pers.

roundly, 135,000 acres in a solid block, located in Union, Ouachita and Morehouse Parishes, near the city of Monroe, and designated as the Monroe gas field, is outlined in the report.

The report estimates that the total amount of gas remaining in the reservoir is roundly 4,750,-000,000 cubic feet, or thirty-two cubic miles, calculated at eight-ounce pressure above atmosphere, with indications that the volume is much greater, because the limits of the field had not been finally determined at the time the investigation was concluded.

The Louisiana gas field is "undoubtedly the greatest natural gas field yet discovered," an official of the Bureau of Mines said to-night. Copies of the reports submitted by engineers of the bureau to Governor Parker of Louisiana have been received at the bureau, this official said, and justify the belief that the underlying reservoir of gas will run into "trillions of cubic feet."

RAINS HIS MONEY ON THE CROWD AND HE IS HEADED FOR BROADWAY

Hervey M. Phillips, a former Chicago newsboy, now a rich Mexican minor, creater a furore in Omaha, Nov. 2, by throwing silver quarters, half dollars and dollars from his hotel window and then dashing up and down Farram and Harney streets in a taxi, throwing silver coins right and lett.

He continued to-day throwing money to the birds but passed out \$5 and \$10 bills. He gave them to bootblacks, newsboys, waiters in restaurants, bell boys in hotels and threw others to total strangers without a word.

He took a dozen small newsboys to a shop and bught them good, serviceable size, recurrent to purchase anything shoddy or flashy.

To-night he gave a dinner at the best hotel in town to about 100 little newsboys.

"I just want the boys to have a good time," he explained. "When I was a newsboy in Chicago I was often hungry and cold. I've got money now and I'm going to help the boys whenever I can."

Phillips arrived in Omaha recently and registered from the City of Mexico.

"I've never been to New York, but I'm going there in the next two weeks," he said to-night. "I'm going to spend about a week in Chicago, and then off for New York. Don't know what I'll do there, but I'm going to see the town, and I'm ing to see it right. I'm going up one side of itroadway and down the other. And believe me, when I get through they'll know I've been there."

Phillips is about thirty. He is slow-spoken and slow of action. He wears a white sombrero and a rather rough suit of clothes. But he carries a roll of bills so big he has to divide it to get it into his pockets.

To day when a policinal went to take her the entody for throwing money around he palet est a bank book showing deposits of between two policinal and 1700.000.

BEES PAY
THEIR
COLLEGE
DUES

A large area of burnt-over land, devaslong ago forest tated by being fire, turned into honey by two university Harriet girls. Fuller and Ragna Carlson of Seattle.

They began operation about May 1, when they surprised the natives around here by arriving with two trucks loaded with hives of bees, which they deposited at the foot of Longspur Nisqually, Wash, and the abandoned old cabin was made tenalie.

The big secret of the honey making business lies in the vast acreage of fire-weed which invariably springs up in the track of forest fires and is one of the best honey yielding plants in the Northwest.

ments made by
the Agricultural
Department last
year a single colony of bees has
been found to
rather 500
pounds of honey
from this species
of plant.

The girls have invested in 100 hives of bees and ey plan to seil encuch Loney this fall to pay their rences through the remaining three years at the university. Their apiary is seven miles from this village and the land is sparsely settled, but the young women are used to pioneer life.



COVERS AGUIDE, of An Easy Rosell of Marriage for the past of the p

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and No.				
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TEAR OUT HERE ----

INTERNATIONAL CORRESPONDENCE SCHOOLS

WHERE TREES ARE MILKED

In British Guiana and the West Indies, particularly on the banks of the River Demerara, there grows a tree known to the natives as the "Hyahya," which yields from its bark and pith a juice slightly richer and thicker than cow's milk. The tree is about 40 feet in height and 18 inches in circumference when full grown, and the natives use its juice as we do milk, it being perfectly harmless and mixing well with water. The Cingalese have a tree they call "Ki riaghuma," which yields a fluid in all respects like milk, which in the forest of Para grows a tree called the " Massenodendron," which gives a milk-like juice. It can be kept for an indefinite time and shows no tendency to become other hand, certain trees in the valleys of Aragua and in Canagua yield a similar fluid, which, when exposed to the air, begins to form a kind of cheese which very becomes Soon sour. In the Canary Islands there is a tree called "Tabaya Dolce." of which the milk, thickened in a jelly. is considered a delicacy.

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